Kates, R. W., 1962, Hazard and Choice Perception in Flood Plain Management, University of Chicago, Department of Geography Research, Paper No. 78.

## APPENDIX

## COMMERCIAL QUESTIONNAIRE

1.	How long have you been connected with this business establishment? years
2.	What is your exact position in this business? Owner  Owner-Manager Other (specify)
3.	Did (the owner) (you) start this business at this location Move it from some other Or (purchase) (rent) it already established here?
4.	Why (did you) (do you think the owners) (start) (move) (buy) the business at this location?
	Accessibility to: customers passers-by delivery linkage economics status Other
5.	What do you think are the advantages in using the building or the store itself?
	Construction appearance in-out Space: selling storing display other space economics equipment Other
6.	What do you think are the disadvantages to doing business at this location?
	Poor accessibility to: customers passers-by delivery poor linkage economics low status Other
7.	What do you think are the disadvantages in using the building or the store itself?
	Poor construction: poor appearance in-out Lack of space: selling storing display other space Economic: Poor equipment Other:
	(ALL QUESTIONS ARE ASKED UP TO THIS POINT)
	(If floods are mentioned pass on to )
8.	Do you have any special problems with your business location?
	(If floods are mentioned pass on to )
	What days of the week do you get your largest amount of business?
	What seasons of the year do you get your largest amount of business?
9.	Does the weather interfere much with business?
10.	Is this tornado country?
11.	What about rain?
12.	Do you have any floods?
13.	Have you had any floods while you have been in business here?
14.	What was the worst flood that you have experienced in the course of your (living here) (business experience here)?

	Probe:
	Key Items: Month Year Ht. in street Ht. in basement Duration Hrs. Ht. 1st fl. Damage description:
15.	Have you experienced any other floods at this location?  Probe: (as in question )
16.	Have you read, heard, or learned about any others in this neighborhood?
	Probe: Year, description
17.	Have you been through a flood elsewhere?
	Probe: Year, location
18.	Do you think that you will have, or there will be, another flood while you are (in this business) (living) here?
	Probe: Why?
19.	Do you know of anything being done to reduce flood damage?
	Channel: Reservoirs: Levee: Investigations and surveys: Land regulations: Local citizen or gov't. action: Other:
20.	Have you done anything about it? (averting danger or reducing damage)
	Volunteer work (physical) Structural changes Discussion: Leadership Agitation
21.	Do you know of anybody who has investigated the flood situation?
	Army TVA State City County Somebody Other:
22.	Have you seen a copy of this report?
	Probe: If yes, what do you think the report said?  Probe: If no, does respondent show interest?
23.	Do you remember hearing people discuss floods in the past two years? Probe: Who?
	Family Friends Customers Neighbors Associates Public officials Others
	Probe: What did they talk about?
24.	Compared to others in this town, do you think that you talk about floods more often, less often, or just about the same, as others?
25.	If you were to live one hundred years, how many floods would you expect to have here?
	100 50 25 10 5
	Additional comments:
	Probe: If discrepancy with question 19 then ask: you said before that you
26.	Try and remember back. Did you know anything about the flood problem, when (you) (the owners) decided to (do business) (move) here?

	Probe: If yes: Do you remember how you felt about it at the time? What you felt you might do if a flood came?
27.	Knowing what you now know, would you (buy) (start) (locate) (advise your employer to locate) here again?
	NO: Then why don't you leave?
	Never thought about it No place else to go Costs too much to move Like it here Other
	YES: Have (you) (they) ever considered leaving in the past?
	Probe: Then why didn't you?
28.	If you had your choice, what city would you like to (live) (do business) in?
29.	Where in LaFollette would you like to (live) (do business) in?
30.	Would you like to be in some other business?
	Probe: What kind?
	Now, I would like to read to you several statements and ask your opinion as to whether you agree with the statement or disagree with it. The statements are all different and I would appreciate it if you listened to them carefully:
	Probe for positive answer. Do you agree, disagree?
31.	If you have a flood this year, chances are that you would not have another for sometime.
32.	Planning only makes a person unhappy since your plans hardly ever work out anyhow.
33.	The only sure thing that you can say about floods is that if you wait long enough, you will always get a bigger one.
34.	When a man is born, the success he's going to have is already in the cards, so he might as well accept it and not fight against it.
35.	Floods, like trouble, come in threes.
36.	Nowadays, with world conditions the way they are, the wise person lives for today and lets tomorrow take care of itself.
37.	A flood that will cover the handrail of Central Avenue Bridge would occur on the average, only at rather long intervals of time, but it could occur in any year.
	Additional comments:
38.	Now we have found that in asking questions, it is often very hard to remember things on the spur of the moment and that it often helps if you try to do it in the course of a little story. So, I am going to sketch some situations for you and I'll ask you to tell me what you would do if you were in the situation? OK?
	Well, first I want to ask you if you usually listen to the evening weather report?
39.	Suppose, about two months ago, you were listening to the weather report before going to bed, and the announcer says that heavy thundershowers are expected in the Cumberland Moun tains. What do you do?
	Go to bed Stay up a while longer Close windows
10.	Well, you decided to go to bed, and at 2:00 in the morning, you wake up because of the heavy thunder and lightning. Do you get up?

	Probe: Why do you get up?
	Personal Look out window Call someone Get dressed and go downtown Radio TV Other
41.	If you were worried about the possibility of Big Creek flooding, do you know anyone that you might call in the middle of the night for information?
	Probe: Any other way to find out about it?
42.	Now, let's suppose that the same thing happened on a Saturday afternoon, when you are at the (store) (home). It begins raining again very heavily about noon and the sewers can't take it and the water begins backing up in the street. What do you do?
	Note: If he suggests action, let him continue. If he does not, probe to find out what indications are needed to signify flood, note down, and then ask, that if that happened, what would he do?
	Alternative Flood Indicator:
	Note: Classify all answers according to this chart, noting a brief description of all items suggested by respondent, then probe for missing items and classify responses.
	Code: (1) Respondent suggested (2) Probable (3) Possible (4) Uncertain (5) Rejected
	Do nothing: Standby preparations: Previous structural changes: Keep water out: Let water run through: Utilities and motors: Elevation or removal of possessions: Others:
43.	Well, the water keeps coming up until it reaches about as high as the 1950 flood. How high would that have been in your place?
	feet, in basement lst floor yard
44.	If discrepancy from flood report:
	Probe: I thought it was feet? (Just note down answer. If asked for source, cite report)
45.	Anyway, if it feet, do you think that you would have more less or the same damage as in 1950?
46.	The water goes down in an hour or two, what do you do now? Cleanup: Other action
47.	Would you be back in business the next day?
48.	How much higher would the water have had to come to cause you serious trouble?
49.	Do you have insurance on your property?
50.	Does it cover flood damages?
51.	Well, in 1956 Congress did pass a law to set up a Federal Insurance System but they must have had some second thoughts about it because they never got around to appropriating the money to get it started. But if they do get started some day and could offer you insurance for, let's say, your personal possessions and furniture, would you be interested?

- 52. Yes: Would you be willing to pay \$100 a year for a \$1,000 protection? How about \$25? How about \$10?
- Now that we have talked about what you would do before and 53. after a flood, let's imagine that a (neighborhood) (businessmen) meeting is called to discuss ways of reducing flood damages and the chairman calls on you to speak. What would you say?
- Now, if you were the mayor, what do you think you would do 54. about the flood situation?
- 55. Note: Following is a checklist of possible adjustment for any items not volunteered in the previous two questions. The checklist should be used as a probe. Ex. -- What do you think of a dam and a reservoir to store the flood waters? The answers should be coded with combinations of the following.
  - 1. Respondent suggested 2. Probable 3. Possible 4. Uncertain 5. Rejected

Use additional blank space to quote interesting comments, if any.

- 56. On same checklist for coded items 1, 2 ask who installs adjustment?
- 57. Also ascertain willingness to pay increased taxes for 1, 2 coded purposes.

Trace Poscost			Willingness
	Code	Who Installs	to Pay
Reservoir:			
Channel improve- ments:			
Central Ave. bridge openings:			
Levee:			
Structural change: Floodway:			
Better warning system:			
Other:			
What is the exact name	of your	business firm?	

- 58.
- 59. How would you describe, to somebody, the nature of your business?
- 60. How many full-time and part-time employees do you have?
- 61. How long has the business been located on this spot?
- 62. How long has the business been located in LaFollette?
- 63. Could you estimate what percentage of your customers come from LaFollette? Out of town?
- 64. In which of the following classes would you put your average weekly gross receipts?

Under \$1,000 \_\_\_ \$1,000 - \$2,000 \_\_\_ \$2,000 - \$3,000 \_ Over \$3,000

- Do you think that your business will have increased 65. decreased \_\_\_\_ or stayed about the same \_\_\_\_, a year from
- 66. How about five years from now?
- How many buildings do you occupy for business purposes and 67. what are they used for?

68.	Do you know the outside dimensions or the sq. footage of the main building here?
69.	How much space do you use for selling and how much for storing?
70.	Do you have a basement:
	Probe: What do you use it for?
	Utilities and heat only low value other use
71.	Do you own outright own with mortgage or rent this building?
72.	Renters: Who is your landlord?  Name and address:  Do you have a lease? How long? years  What is your monthly rent?
73.	All owners:
74.	What are the real estate taxes on this property?  \$ Offhand, do you know the assessed valuation?  \$
75.	What do you think is a fair rent for the land and buildings (without fixtures, good will, etc.) \$ per month
76.	Do you need more space for selling storing?
77.	If you had the money and/or the authority to improve your place of doing business, would you build a new store here, elsewhere, repair the present one or just use what you have?
78.	For all except last choice: What kind of improvements would you make?
79.	If you found at the cost of several hundred dollars you could make some small changes to the building that would protect your stock from most floods, could you make these alterations?
	Probe: Whose approval would you need?
80.	Do you know of any agency that lends money for such a purpose?
81.	For managers only: Name and address of supervisor:
82.	What is your home address?
83.	What is the grade of the last full year of school that you attended? grade
84.	What kind of previous business experience have you had? Where?
85.	What clubs do you belong to?
86.	Are you a member of a church?
	Probe: Which one?
87.	You mentioned before (such and such special problems). Who would you discuss such a matter with?
88.	In which of the following groups would you place your total yearly family income?
	Under \$2,500
89.	In which of the following age groups would you place yourself?
	0-17 18-24 25-44 45-64 65 and over

90. If, for some reason or another, you had to get out of this business and you knew of a friend who was interested in it, would you advise him to (buy it, apply for the job)?

91. Do you think that it is likely or unlikely that you will be (owner) (manager) of this store one year from now?

92. What about five years from now? Likely Unlikely Probe: If unlikely: Do you know of anything now that might change your personal situation?

93. Do you think that it is likely or unlikely for this business to be here five years from now?

94. 25 Years? Likely Unlikely

Probe: If unlikely: Do you know now of anything that might affect the business in the future?