ENGAGING YOUR COMMUNITY IN A DISCUSSION ABOUT FLOOD RISK

Emergency Management Forum
August 8, 2012
Presentation Overview

- FloodSmart Campaign Overview
- Campaign Learnings
- FloodSmart Tools For You
Complementary Programs: Common Goal

FEMA-Risk Map/FPM

Whole Community Resilience

USACE – NFRMP/Silver Jackets

FEMA-FloodSmart

Are you FLOODSMART?
FloodSmart

- Marketing campaign that educates Americans about flood risk and encourages them to financially protect themselves with flood insurance
- Campaign Goal: 5% flood insurance policy growth
Sophisticated Marketing Programs

Public Awareness  Direct-to-Consumer  Business-to-Business
FloodSmart – An Integrated Campaign

Website

Search

Online

Direct Response TV

Direct Mail

Print

Public Relations/Media

Radio
Campaign Learnings
Question…

What percent of Americans believe that they are prepared for a disaster?

16%

* TIME “How Disaster Ready are We” 2006
So Why Aren’t We Prepared?

- 49% - Don’t live in an at-risk area
- 44% - Don’t know what to do
- 32% - Don’t believe preparing will help
- 27% - Don’t have the time

What state are they in?

*TIME “How Disaster Ready are We” 2006*
STATE OF DENIAL

- It didn’t flood last time, so I won’t flood next time.
- I live behind a levee, so I am safe.
- I’m not in a flood zone, so I won’t be flooded.
- I’ve lived here 20 years without a flood, I’m not at risk.
- We sit under a high pressure zone, we won’t get a big storm.
What’s Not Working

• The 1% annual chance isn't a meaningful way to communicate risk

• Personal experience

“Most people don’t perceive risk…to high consequence-low probability events.”

—Dennis S. Mileti
Challenge: Overcoming Resistance

For risk communication, messages must be:

• Personally Relevant
  – Make it personal and local

• Heard
  – Come from multiple messengers who reinforce the message

• Actionable
  – Give residents steps/tools to take action
Make the Risk Relevant

The more local, the better

- Local weather (e.g., Ice Jams vs. Tropical Storms)
- Local potential sources of flooding (e.g., Great Lakes, levee)
Personalize It

• People react to personally identifiable situations
• People want to hear from people like themselves
• Target the message to the audience
Use Multiple Messengers

- Build coalitions
- Integrate a variety of information channels
- Ensure same message in each channel

“People do more when they get the same information different ways.”
—Dennis S. Mileti
Expect More From People

- Let people “own” their preparedness
- Detail specific steps that they can take

“People are more likely to take actions if information explains how those actions can cut their losses if something happens.”
—Dennis S. Mileti
Communicate Consequences

• Threat to Security
  – I could lose my savings

• Threat to way of life
  – I could lose my home, my possessions, my business

• Threat to peace of mind
  – Floods are dirty and disgusting and cleanup will be horrible
Reaching Out When Decisions Are Made

- Weather Events
- Flood Anniversaries
- Safety/EM Events
- Map Changes
- Levees
- Coastal
- New Movers
FloodSmart Resources and Tools For You
FloodSmart.gov — A Resource For You

Community Resources

HELP OTHERS GET FLOODSMART

You can help Americans reduce the devastating effects of flooding. Encourage others to get FloodSmart by knowing their flood risk and how they can help keep their homes, businesses, and families secure.

Being FloodSmart can make the difference in helping Americans rebuild their lives after a flood.

GET STARTED

Here are four easy ways to partner with FloodSmart:

1. Encourage others to understand their flood risk and talk with an agent or find one at FloodSmart.gov.
2. Show case studies of FloodSmart's benefits and resources to your website.
3. Spread the word about flood risks in your area.
4. Share your success stories with us at info@FloodSmart.gov.

The FloodSmart campaign, a marketing and education initiative from the National Flood Insurance Program, encourages individuals and business owners to better understand their flood risk and connect them to flood insurance specialists to explore their flood insurance options.
Resources For You

Testimonials
  – Coastal
  – Levee
  – Commercial
  – Residential
    • With Flood Insurance
    • Without Flood Insurance
Resources For You

Shareable Tools
- Flood Risk Scenarios
- Cost of Flooding Tool
- Levee Simulator
Resources For You

Seasonal/Themed Widgets

fema.gov/widgets
Resources For You

Social Media Content

@fema

Most homeowners insurance does not cover flooding. Consider a #flood insurance policy to protect your property: www.FloodSmart.gov

17 Mar via HootSuite

@fema

#Floods can happen anywhere: about 20% of flood insurance claims come f/moderate to low risk areas. Get protected: www.FloodSmart.gov

17 Mar via web

facebook posts

twitter feeds
Resources For You

FloodSmart.gov - The official site of the NFIP

- Hurricane Season is flood season. Learn more now.
- Homeowners insurance typically does not cover flood damage.
- Secure site for agents: Convenient resources, tools, and services for flood insurance agents.

Flood Outreach Toolkit

- Media Resources
- Toolkit
- Flood Insurance

FloodSmart.gov - Are you FLOODSMART?
Updated Map Change Toolkit

NEW FLOOD HAZARD MAPS
What Property Owners Should Know

1. Why is [co]?
   Flood hazard maps, all lives and properties. For instance, the current and other areas have been designated to have changed riverine [and coastal] flooding and damage.
   This study updates the tools that provide the most up-to-date flood risk information to property owners.

2. Who is responsible for updating the maps?
   Currently, there is a need for flood hazard maps that are updated regularly to reflect the latest data on flooding risks. These maps are important tools for property owners to understand their risk.

3. What is a flood?
   A flood occurs when water overtops its natural or artificial barriers and causes damage.

4. What are the risks?
   The risk of flooding depends on various factors, including the location, type of property, and the presence of flood control measures.

[Community Name] RISK MAP: WHAT IS NEW?
   This local mapping project is a part of the National Flood Insurance Program (NFIP) and is designed to help property owners understand their risk.

GOING INTO SFHA
   Flood maps help property owners understand their risk and make informed decisions about their property.

[Community Name] RISK MANAGEMENT TOOLKIT
   Flood maps provide important information about flood risks and can help property owners make informed decisions.

New Flood Maps Mean Changes in Flood Risk for [Community Name]
   A multi-year project to revise flood risk maps and develop detailed, digital flood hazard maps is under way. The new maps will help property owners understand their risk.

FLOOD MAPS ARE CHANGING...
What You Should Know

MAPPING THE RISK
   New Flood Maps Mean Changes in Flood Risk for [Community Name]
   A multi-year project to revise flood risk maps and develop detailed, digital flood hazard maps is under way. The new maps will help property owners understand their risk.

FLOOD MAPS ARE CHANGING...
What You Should Know

Are you FLOODSMART?
   The flood risk map update project is a collaborative effort between [Community Name] and the Federal Emergency Management Agency (FEMA), in cooperation with local and state partners.

Key Map Milestones

1. Updated Maps Released [Date]
2. Flood Risk Open Access [Date]
3. Start of 90-day Public Comment Period [Date]
4. Final Maps Released [Date]

For General Information Call [Phone Number]

*Note: Subject to change pending completion of review process.*
Resources For You

Coming Soon:

- Coastal Simulator Tool
- Future Coastal Videos
  - Gulf Coast Hurricanes
  - East Coast Nor’easters
  - Great Lakes
  - West Coast Storms
- Coastal Web Page
- Regional Direct Mail
New Coastal Testimonials

The flood damage caused by Hurricane Irene was one of the costliest on record in the Northeastern United States. A new series of videos shot by FloodSmart shares the stories of two women caught in the storm’s path.

Mary Martin of Waterbury, Vermont and Bertie Midgett of Hatteras Island, North Carolina were forced to rebuild their homes in the wake of Irene’s destructive floods.
Find It All On The FloodSmart.gov Community Resource Tab
Questions?

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