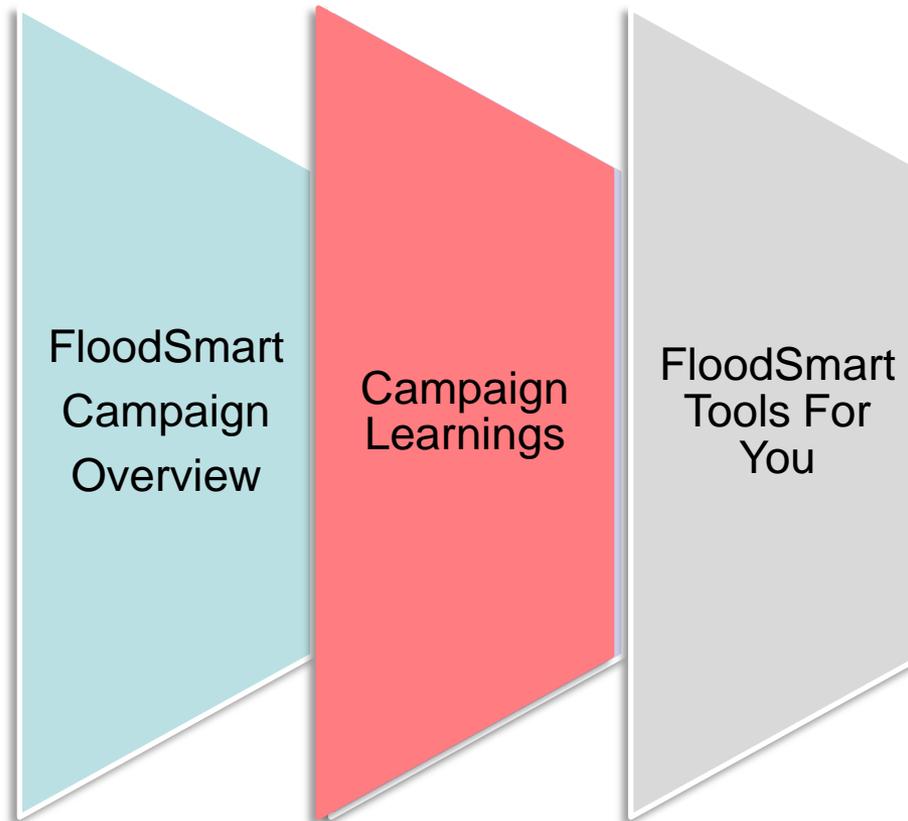


FloodSmart

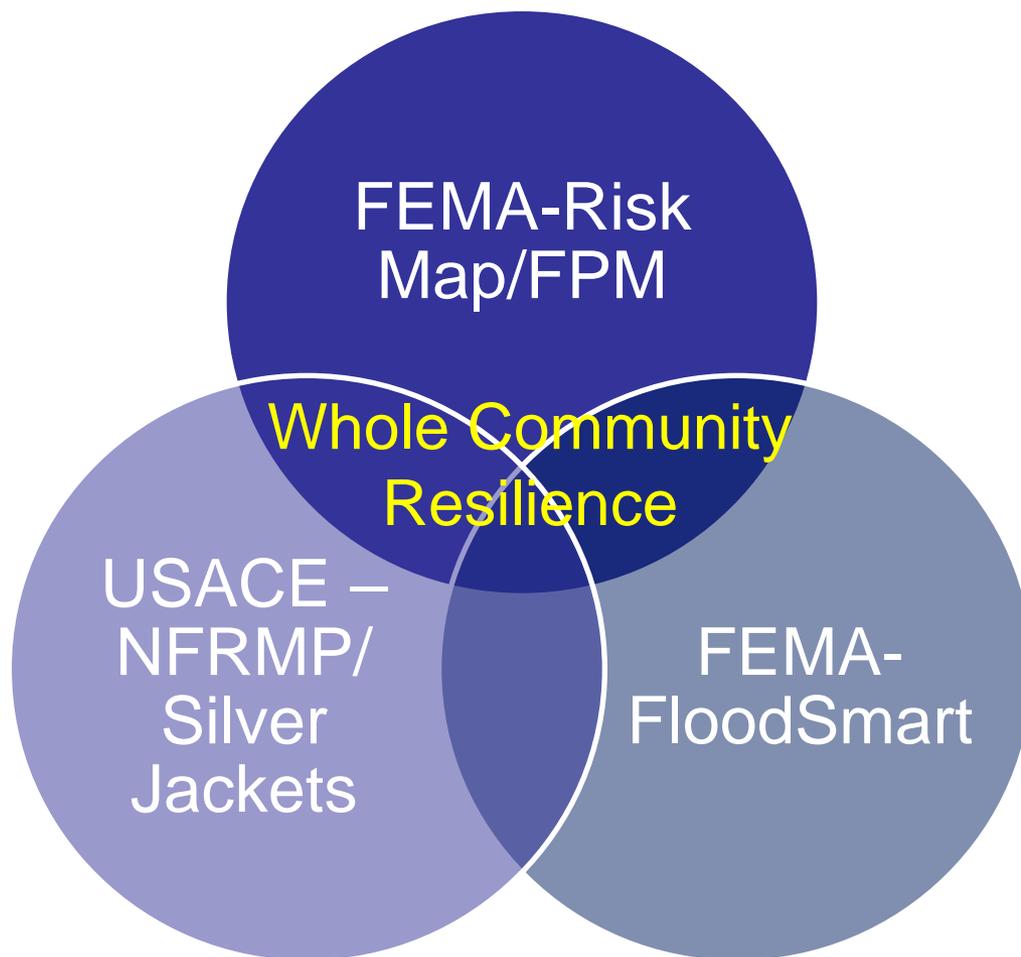
ENGAGING YOUR COMMUNITY
IN A DISCUSSION ABOUT FLOOD RISK

Emergency Management Forum
August 8, 2012

Presentation Overview



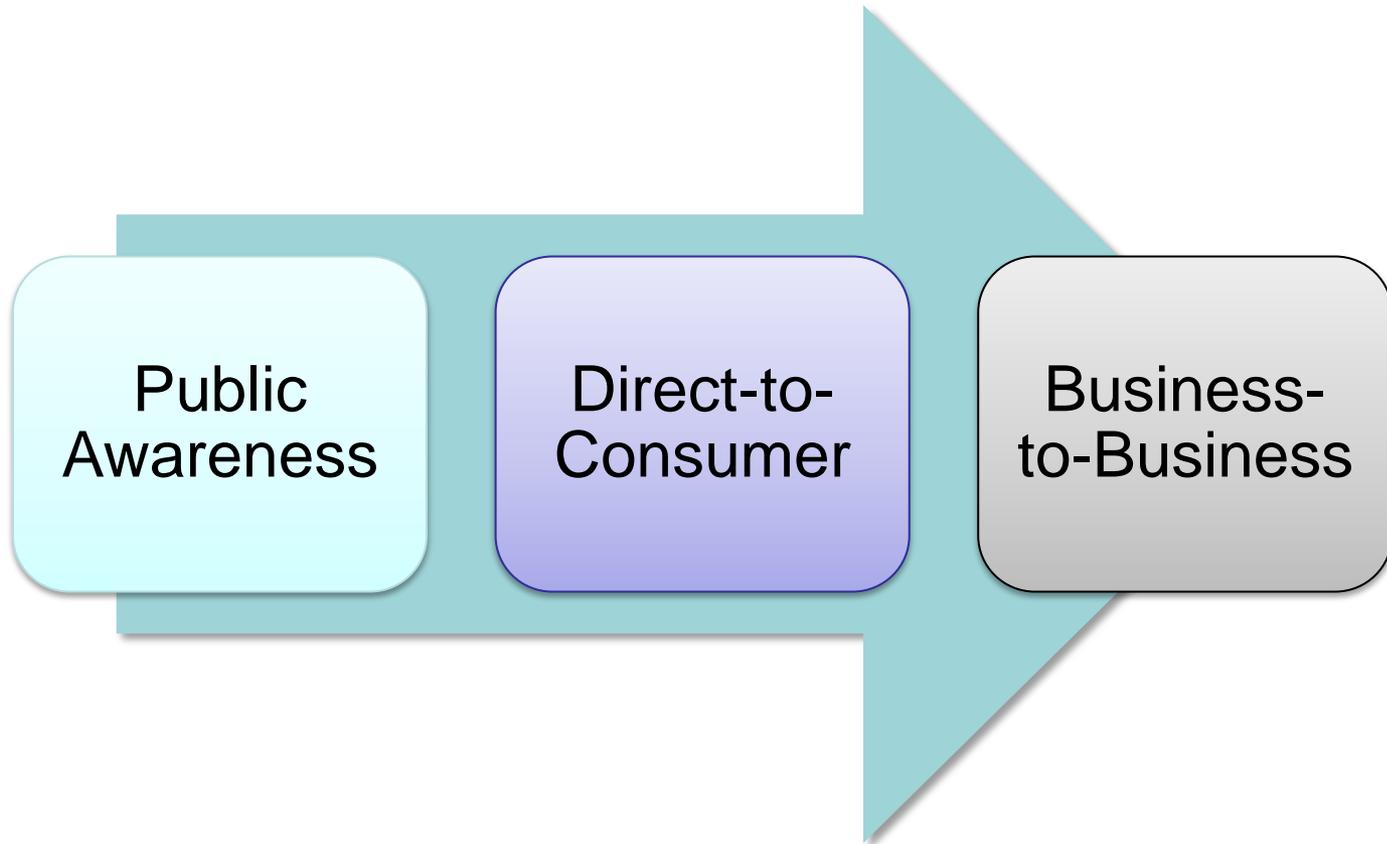
Complementary Programs: Common Goal



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



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

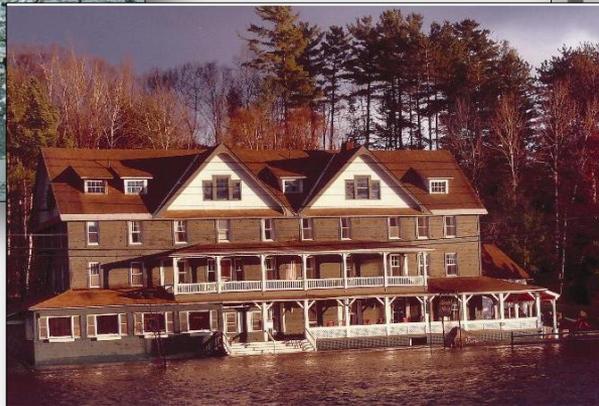
For risk communication, messages must be:

- 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



FLOODING & FLOOD RISKS:
Floodsmart Video Library

THE LUSKS: SO MANY PEOPLE WERE LEFT WITH NOTHING
3 min 30 sec [Transcript](#)

A levee breach devastated their Des Moines neighborhood. Without flood insurance, they would have lost everything.

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



Thanks to Peter Mason

03

STOP, DROP, AND ROLL DOESN'T WORK HERE

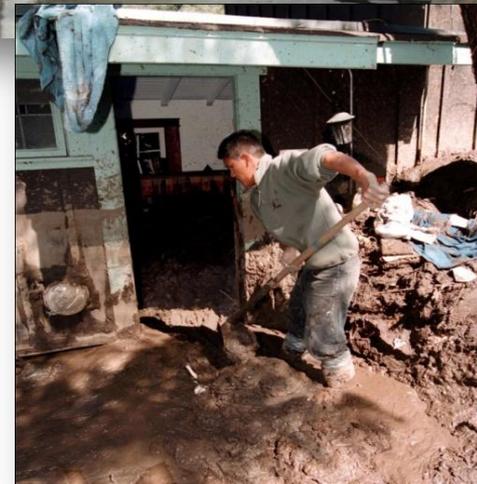


“People are more likely to take actions if information explains how those actions can cut their losses if something happens.”

—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



New Movers



Map Changes



Levees



Coastal

FloodSmart Resources and Tools For You

FloodSmart.gov — A Resource For You

Call toll free: **1-888-379-9531** or **have us call you**

 **FloodSmart.gov**
The official site of the NFIP

Search FloodSmart.gov

Community Resources

HOME
FLOODING & FLOOD RISKS
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
RESIDENTIAL COVERAGE
COMMERCIAL COVERAGE
PREPARATION & RECOVERY

RESOURCES
> Agent Site
> Agent Locator
> Community Resources
> File Your Claim
> Frequently Asked Questions
> Glossary
> Flood Facts
> Media Resources
> Toolkits
>  Email Updates

LATEST NEWS
The National Flood Insurance Program has been reauthorized until May 31, 2012. [See the latest news](#) on FEMA.gov.
Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#) ▶

There is a 30-day waiting period on new flood insurance policies.

GET STARTED **FLOODING & YOUR COMMUNITY** **TOOLS & 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 home, businesses, and finances 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. Showcase your FloodSmarts—add FloodSmart [tools and resources](#) to your website.
3. Identify ways to make your community aware of [flood risks in your area](#).
4. Share your success stories with us at info@femafoodsart.com.

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 connects them to flood insurance specialists to explore their flood insurance options.

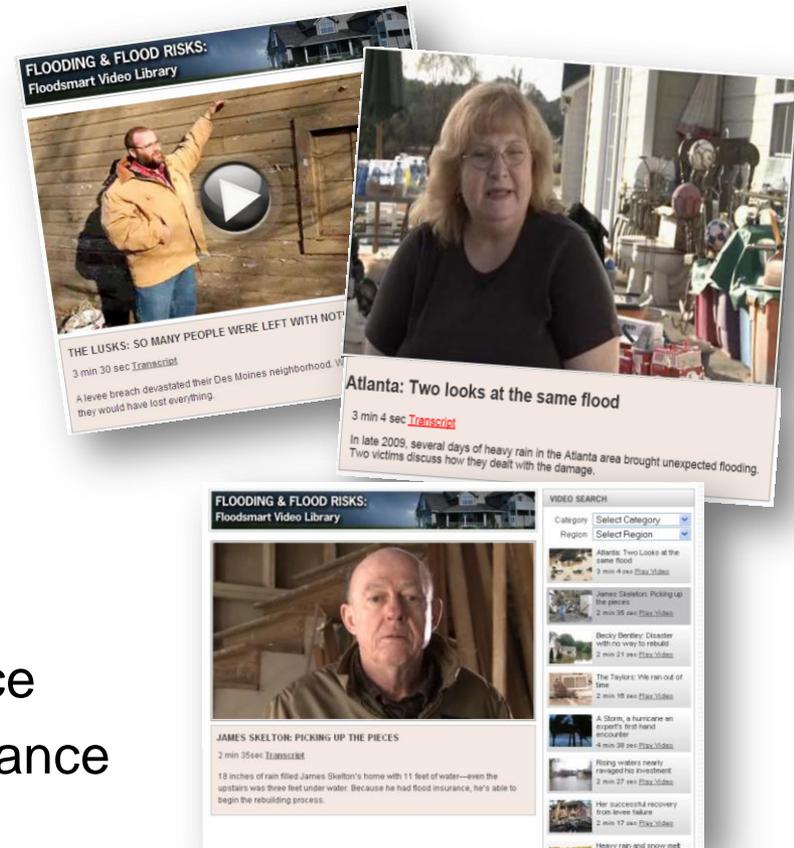
HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?
We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community for flooding so that we can share your story with others.



Resources For You

Testimonials

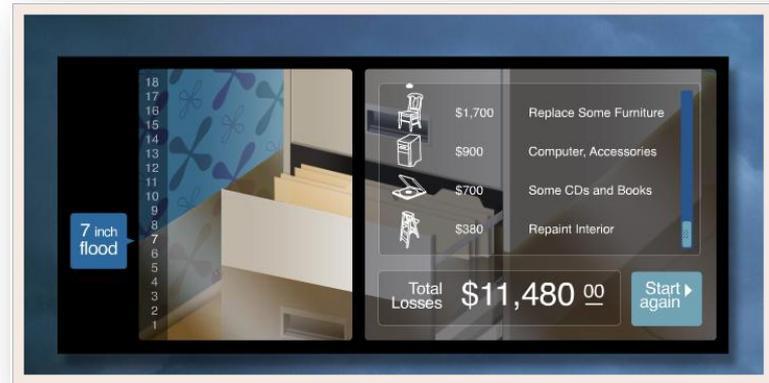
- Coastal
- Levee
- Commercial
- Residential
 - With Flood Insurance
 - Without Flood Insurance



Resources For You

Shareable Tools

- Flood Risk Scenarios
- Cost of Flooding Tool
- Levee Simulator



LIVING NEAR A LEVEE MEANS LIVING WITH RISK.
What you need to know about levee failures.

The screenshot shows a website page with a navigation menu: HOME, ABOUT LEVEES, LEVEE FAILURE, RISK AREAS, MAKING A PLAN. The main heading is "HOW LEVEES WORK. AND, HOW THEY CAN FAIL." Below the heading is a large image of a river with a levee. Text on the page includes:

This tool can help you learn all about levees – how they work, and more importantly, how they can fail. You'll learn what causes levee failures, factors that can damage a levee and what you should do to prepare your home for a worst-case scenario.

Levees are designed to reduce the risk of flooding for us and our communities. Yet no design is without flaw and levees do not eliminate the risk of flooding which can be catastrophic. The good news is that low cost flood insurance may be available for properties behind levees.

Not all levees are built and maintained by the US Army Corps of Engineers. In fact, most are owned and maintained by local communities and flood control districts. The Federal Emergency Management Agency (FEMA) maps the risks behind levees, but they do not design, build, operate, maintain or certify that levees provide a specific level of protection.

Get protected with flood insurance.
Enter zip code...
FIND AN AGENT

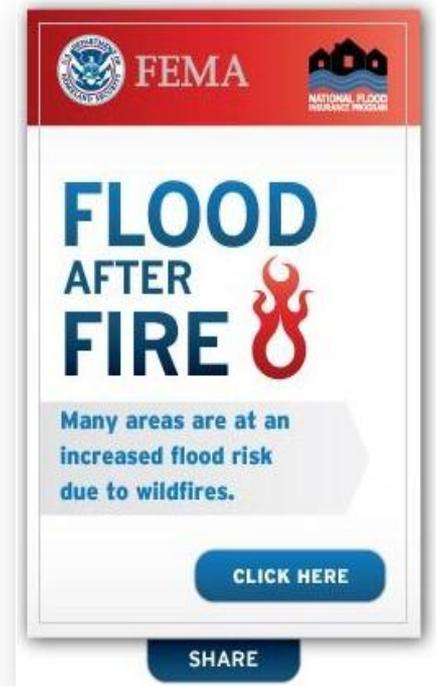
The screenshot shows a website page titled "Flood Risk Scenarios" with a sub-heading "Which scenario applies to you?". Navigation tabs include SNOW MELT, FLASH FLOOD, NEW DEVELOPMENT, DAMS/LEVEES, and TROPICAL STORM. The selected scenario is "It Never Rains?". A 3D animation shows a dry interior with a green curtain and a blue box indicating a "3" scenario. Text on the page includes:

With no rain for the past several months, the desert climate has made the ground bone-dry and unable to absorb the rainfall.

What are your chances of experiencing a flood? These animated scenarios demonstrate how various factors impact different neighborhoods.

Resources For You

Seasonal/Themed Widgets



fema.gov/widgets

Resources For You

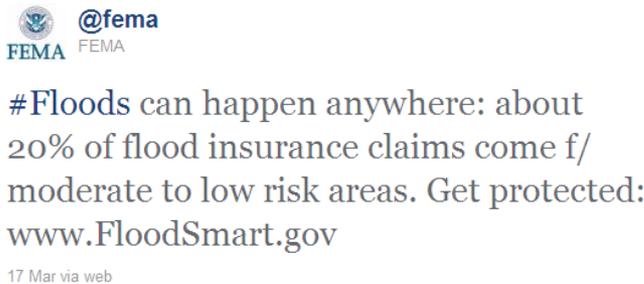
Social Media Content



 **@fema**
FEMA 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**
FEMA FEMA

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

17 Mar via web

twitter feeds



facebook

Federal Emergency Management Agency's Profile

 **Federal Emergency Management Agency**
FEMA

Floods are America's most common natural disaster and can happen in all of the 50 states. Just inches of water can cause tens of thousands of dollars in flood damage. See what flooding could cost you: <http://go.usa.gov/xjjo>

Floodsmart.gov: The Cost Of Flooding
go.usa.gov

All it takes is a few inches of water to cause major damage to your home and its contents. This interactive tool shows you what a flood to your home could cost, inch by inch.

18 March at 10:17 · Share

33 people like this.

 **Federal Emergency Management Agency** Las inundaciones son uno de los desastres más comunes y pueden ocurrir en todos los 50 estados. Tan sólo algunas pulgadas de agua pueden causar miles de dólares en daños. Vea lo que las inundaciones podían costar: <http://go.usa.gov/xjjo>
18 March at 10:18

 **Todd Anthony Bass** Call YOUR Homeowner's Insurance Agent NOW! You may be very glad you did!
18 March at 11:40 · 1 person

 **Joe Lima** Neat interactive estimate tool for flood damage. Thanks!
18 March at 16:47

facebook posts

Resources For You

The screenshot shows the FloodSmart.gov website. At the top right, it says "Call toll free: 1-888-379-9531 or have us call you". Below this is a search bar and a "Go" button. A red banner reads "Hurricane Season is flood season. [Learn more now.](#)". The left sidebar contains a navigation menu with links to HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, and PREPARATION & RECOVERY. Below the menu is a "ONE-STEP FLOOD RISK PROFILE" section with the heading "How can I get covered?" and three bullet points: "Rate your risk", "Estimate your premiums", and "Find an agent". There are input fields for Address, City, State, and Zip code, along with radio buttons for Residential coverage (Yes/No) and a "GO" button. The main content area features a large image of a man in a suit with the text "Sure, I'm well built. But I still have to prepare for hurricane season." and a red callout box stating "Homeowners insurance typically does not cover flood damage." Below this is a "SECURE SITE FOR AGENTS" section with links for "Log In" and "Register Today". At the bottom left of the screenshot, a yellow box highlights the "Media Resources" link in the sidebar, with a line pointing to the physical toolkits shown on the right.



Updated Map Change Toolkit

NEW FLOOD HAZARD MAPS
What Property Owners Should Know

MAPPING THE RISK

FREQUENTLY

1. Why is [community name] at risk?

Flood hazard maps, at home or business. However, the current patterns have changed riverine [and coastal flooding and damage] and this study integrates the most up-to-date information to be impacted by flooding.

2. Who is responsible for the risk?

Currently, there is a flood risk information from damage due to FEMA's Risk Mapping risk assessment tools, decisions about reducing risk.

[Community name's] private sector partners.

3. What is a Flood Risk Map?

Flood hazard maps, at home or business. The maps will be labeled with the risk level from storm surge will be.

4. What are the next steps?

The Risk MAP project is a multi-year project to re-examine flood risks and develop detailed, digital flood hazard maps in [community name].

RISK MAP: WHAT IS IT?

This local mapping project is part of the Flood Mapping, Assessment and Planning (FMAP) program. FMAP provides [community name] citizens with the information and tools which can help them understand their risk to flooding and make informed decisions about their property.

WHY UPDATE THE MAPS? WHY?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the flood risk management process. The current maps were released in 20XX, detailed performed since XXXX [include the most current rain with the latest modeling technique].

UPDATED MAPS = A SAFER PLAN

By showing the extent to which areas are at risk for flooding, the new maps will help residents and businesses understand their current flood risk and make more informed decisions about protecting their property and future investments. The new maps will also allow community engineers, builders and others to make more informed decisions about where and how new structures should be built to maximize safety.

HOW ARE RESIDENTS AND BUSINESS OWNERS AFFECTED?

Some flood designations will change. It is important that [community name] owners know their flood risk and how it will affect their property. If a property is in a higher-risk zone, or Special Flood Hazard Area (SFHA), the property owner may be required to purchase flood insurance, or other measures to reduce risk.

If a building is mapped for a higher-risk zone, or Special Flood Hazard Area (SFHA), the property owner may be required to purchase flood insurance, or other measures to reduce risk.

GOING INTO SFHA

[Date]
[Name]
[Street Address]
[City, State, Zip Code]

RE: [Parcel Number]

Dear Property Owner:

Flooding is the most frequent natural disaster in the United States. The likelihood of inland, riverine and coastal flooding to property. But it exists in every community. As a result, property owners throughout [community name] will have up-to-date, reliable, Internet-accessible information about their flood risk. And property owners will learn that their risk is higher, or lower, than they thought. As someone with a stake in [community name's] future, you should be aware of how the maps are changing and why—and how the changes will affect residents and business owners alike.

MAPPING THE RISK

New Flood Maps Mean Changes in Flood Risk for [community name].

A multi-year project to re-examine flood risks and develop detailed, digital flood hazard maps is nearing completion. Using the latest technologies and most current data, new preliminary flood maps [soon will be/have been] released that more accurately reflect today's flood risks. As a result, property owners throughout [community name] will have up-to-date, reliable, Internet-accessible information about their flood risk. And property owners will learn that their risk is higher, or lower, than they thought. As someone with a stake in [community name's] future, you should be aware of how the maps are changing and why—and how the changes will affect residents and business owners alike.

Flood Maps: a Risk Management Must

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in [community/region]. By showing the extent to which [region/watershed] are at risk for flooding, flood maps help business owners and residents make more informed decisions about protecting their property and financial stability. These maps also allow community planners, local officials, engineers, builders and others to make important determinations about where and how new structures and developments should be built.

To ensure that everyone within [community name] has access to the most accurate and up-to-date information about flood risks, the new maps are being made available for public view and review.

A Better Picture of Flood Hazards

Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine [and coastal flooding] in certain areas has changed along with these factors. New digital maps [along with more accurate ground elevation data as well as updated rainfall and other data] provide more detailed, reliable and current information about flood risks. The result: a better picture of the areas most likely to be impacted by flooding.

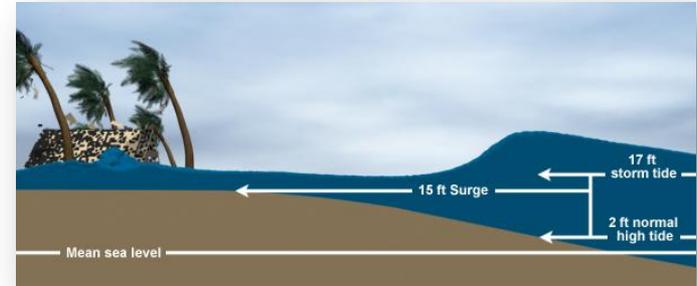
KEY MAPPING MILESTONES

[DATE] — Preliminary maps released
[DATE] — Flood Risk Open House
[DATE] — Start of 90-day Public Comment Period (for filing of appeals and protests)
[Target Date, Month or Season, e.g. Fall 2014] — New flood maps become effective; new flood insurance requirements take effect
Visit [enter URL] to see the preliminary maps and learn when map changes take effect
For General Information Call the [name of local call center or contact number] at [phone #].
Open [enter hours of operation].
*Date 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

Call toll free: 1-888-379-9631 or have us call you

Search FloodSmart.gov

FloodSmart.gov
The official site of the NFIP

HOME

FLOODING & FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

RESOURCES

- > Agent Site
- > Agent Locator
- > **Community Resources**
- > File Your Claim
- > Community Resources
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- > Email Updates

Winter Rainy Season is Here. Are you Ready for it?

The winter months bring all kinds of wet and cold weather, but they also bring a variety of conditions that lead to increased flood risks.

Winter Rainy Season TV Commercial

GET COVERAGE FOR AS LOW AS \$129 PER YEAR

Find out about our Preferred Risk Policy for homes in moderate-to-low risk areas.

LEARN MORE

LATEST NEWS

The National Flood Insurance Program has been reauthorized until May 31, 2012. [See the latest news](#) on FEMA.gov.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

There is a 30-day waiting period on new flood insurance policies.

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4. Share your success stories with us at info@emafloodsmart.com.

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EMAIL US

Questions?



QUESTIONS?

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