FloodSmart
Building Local Flood Awareness and Action

Texas Floodplain Management Association
April 3, 2012
Agenda

• FloodSmart Campaign Overview
• Keys to Successful Messaging
• Tools & Resources to Help Communicate
• Questions
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
Integrated Outreach

- Outreach to consumers and agents
- Resources for you
Reaching Consumers

- Website
- Direct Mail
- Search
- Online
- Direct Response
- TV
- Print
- Public Relations

Are you FLOODSMART?
Supporting Our Partners
Awareness to Action

- Focus on consequence
- Streamline process
- Clear message and actions

Action
Awareness
Information
Keys to Successful Messaging

- Address misconceptions/myths
- Communicate financial implications – consequences
- Personalize it - make it relevant
- Keep it consistent
- Reinforce it - use different sources
- Make it Actionable – give steps/tools to take action
Address Misconceptions

BEFORE THE FLOOD

“I am outside the flood zone”

“I didn’t flood last time; so I won’t flood next time.”

“I don’t live near water, so I won’t flood.”

“I live behind a levee so I am safe”

“My homeowners insurance will cover me if it floods”

AFTER THE FLOOD

“I figured the Federal government would bail me out.“

“My agent said I didn’t need insurance”

“It wasn’t supposed to flood like that for another 100 years”
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*
Personalize It

• People react to personally identifiable situations
• People want to hear from people like themselves
• Target the message to the audience
Consistent & Reinforced

• Use multiple messengers
  – Build coalitions
  – Integrate a variety of information channels

• Ensure same message in each channel
Make It Actionable

• Let people “own” their preparedness
• Detail specific steps that they can take
When to Reach Out

Leveraging relevant touch points

- Weather Events
- Flood Anniversaries
- Safety, EMA-related Events
- Levee/Coastal concerns
- New Movers
- Map Changes
FloodSmart.gov – A Resource for You

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

Community Resources

GET STARTED

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. Showcase your FloodSmart 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@floodsmart.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.

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

Testimonials
– Levee
– Commercial
– Residential
  • With Flood Insurance
  • Without Flood Insurance

All Shareable!
Resources for You

Sharable 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.

HOW LEVEES WORK AND HOW THEY CAN FAIL.
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 subject to flood.

Not all levees are built and maintained by the US Army Corps of Engineers. In fact, many 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.

Flood Risk Scenarios

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

Is it Never Rains?

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

Find an Agent

Are you FLOODSMART?
Resources for You

Seasonal/Themed Widgets

fema.gov/widgets
Resources for You

Social Media Content

Twitter feeds

Facebook posts

@fema

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

17 Mar via HootSuite

#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
Updated Map Change Toolkit

   This local mapping project is part of the National Flood Hazard Mapping Program (NFHM), a federal initiative to assess flood risk in communities across the United States. The purpose of this project is to create a detailed flood hazard map for [Community Name], which will help residents, businesses, and local governments make informed decisions about flood risk management and planning.

2. Who is responsible for preparing the map?
   Currently, [Community Name] is responsible for preparing the flood hazard map for their community. The map is updated regularly to reflect changes in the flood risk environment, such as changes in land use, development, and topography.

3. What is a flood risk?
   Flood risk is the likelihood that a flood will occur in a particular area and the potential consequences of that flood. Flood risk is influenced by factors such as weather patterns, topography, and the condition of infrastructure.

4. What are the implications of the new maps?
   The new flood hazard maps will provide valuable information to residents, businesses, and local governments about the flood risk in their community. This information can be used to make informed decisions about flood risk management, such as designing and building structures that are resistant to flood damage, and planning emergency response and evacuation strategies.

5. How will the new maps benefit residents and businesses?
   The new flood hazard maps will help residents and businesses better understand their flood risk and take steps to reduce that risk. For example, residents can use the new maps to identify areas that are at higher risk of flooding and take steps to protect their properties, such as elevating their homes or installing flood barriers.

6. 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 current data, new preliminary flood maps [soon to be finalized] will provide a more accurate and up-to-date view of flood risk in the community.

7. Flood Maps Are Changing. What You Should Know
   To ensure that everyone within [Community Name] has access to the most accurate and up-to-date information about flood risk, the new maps are being made available for public view and review.

8. 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.
FloodSmart Resources - Agents

- Agents.FloodSmart.gov
  - Referral Program
  - Co-Op Program
  - Desktop Direct Mail
  - Mapping Status Report
  - Levee Simulator and Cost of Flooding
Resources for You

Coming Soon:

• Coastal Simulator Tool
• Coastal Video
  – Gulf Coast Hurricanes
  – East Coast Nor’easters
  – Great Lakes
  – West Coast Storms
• Coastal Web Page
Questions?

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