

Flood Risk Communication & Outreach

Lessons Learned in Reducing Risk

IAFSM March 2010

Agenda

- Consumer Resistance to Mitigation and Preparedness
- Communicating Risk
- FloodSmart Communication Tools
- Summary of Findings
- Resources
- FloodSmart's Pipeline
- Questions

Question...

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

16%

* *TIME* "How Disaster Ready are We" 2006

Why Aren't We Prepared?

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

So, what state are some of these people in?

* *TIME* "How Disaster Ready are We" 2006

State of Denial

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

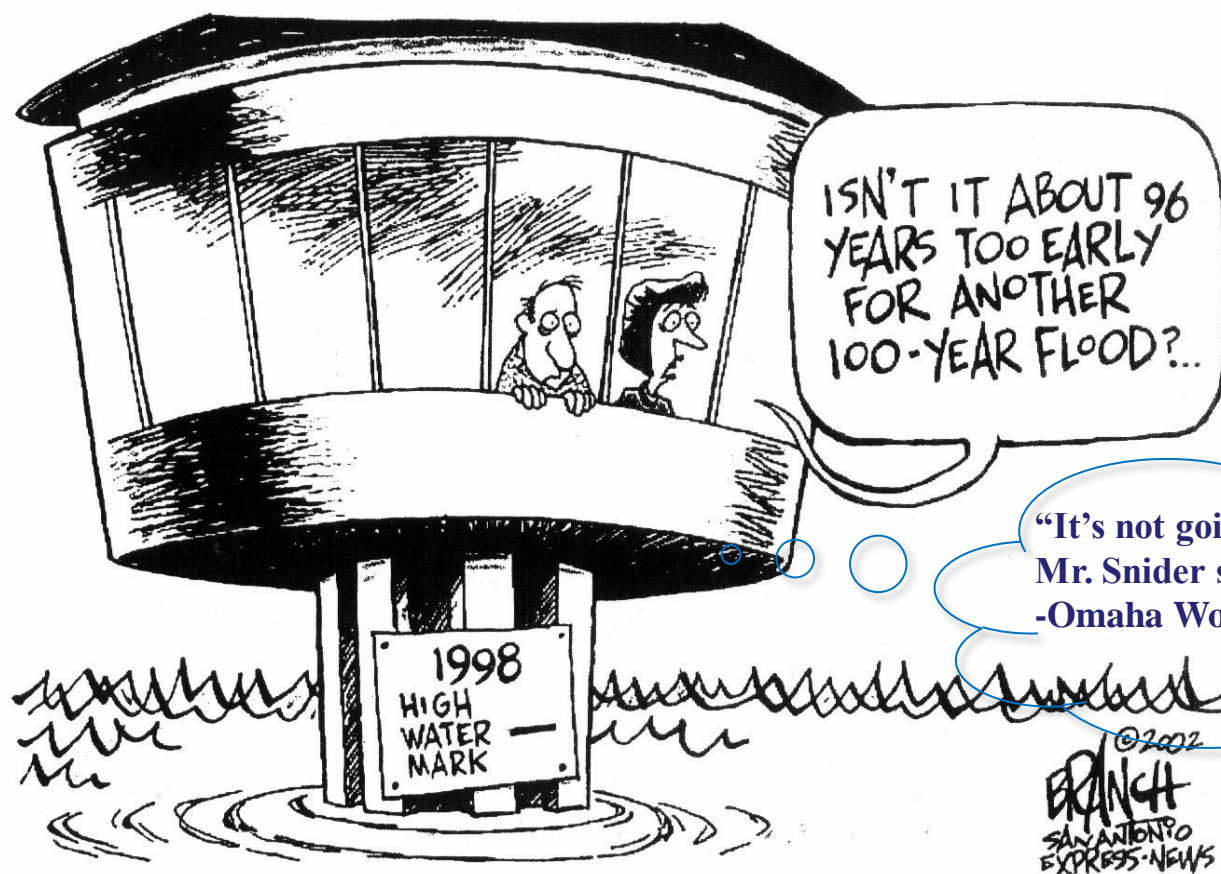
"I figured the Federal government would bail me out."

"My agent said I didn't need insurance"

"It wasn't supposed to flood like that for another 100 years"

"The levees are supposed to protect us from floods."

State of Denial



**"It's not going to flood here for another 100 years,"
Mr. Snider said, "and I won't be around by then."
-Omaha World Herald; May 15, 2007**

Are you FLOODSMART?



One Year Later....

2008 Midwest Floods



Cedar Rapids Gazette: August 11, 2008

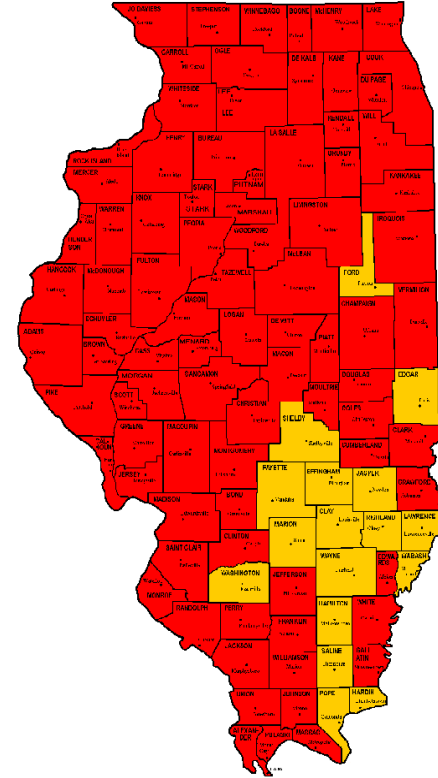
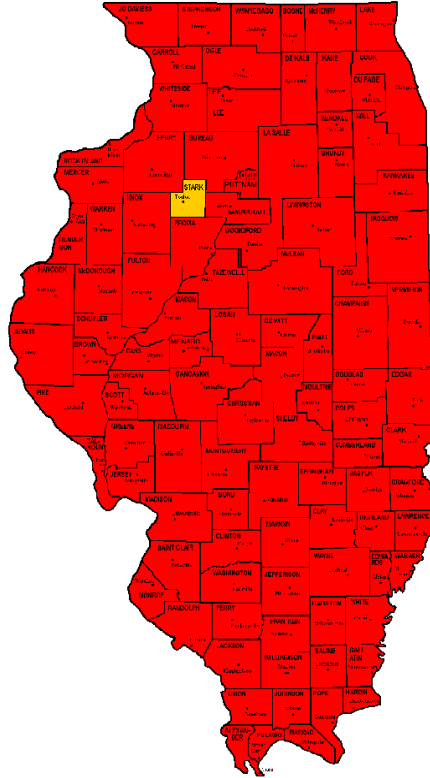
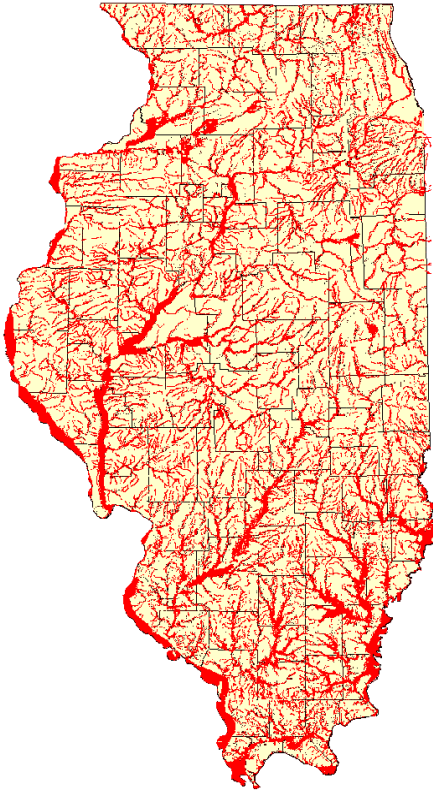
"...[the problem is] If you got through this flood without damage, you aren't thinking about flood insurance any more than you were six months ago..."



Are you FLOODSMART?



Illinois is a VERY Wet State!



**FLOOD
PLAINS**

**DISASTERS
1993-2008**

**NFIP
COUNTIES**

Slide borrowed from Paul Osman, IL NFIP SC

Are you FLOODSMART?



State of Illinois – Recent Floods

- **September 07** – Northeast and North Central IL (Fox, Kish, Rock, and IL Rivers); Rockford Area
- **January 2008** – Eastern Illinois (Iroquois, Vermillion, and Kankakee Rivers)
- **March 2008** – Rock River ice Jam
- **March 2008** – ALL of Southern Illinois (Harrisburg)
- **June 2008** –
 - Eastern IL (Wabash & Embarrass Rivers)
 - Northern IL (Kishwaukee, Rock, Pecatonica, Fox, etc.)
 - Western Illinois (the entire Mississippi River)
- **September 2008** – Chicago metro area and Illinois River
- **May 2009** - Franklin, Gallatin, Jackson, Randolph, Saline, and Williamson

Provided by Paul Osman, NFIP SC & FEMA.GOV

Are you FLOODSMART?



State of Illinois Policy Highlights

- **Current Policies in Force:**
 - 47,800 (In top 20 states of policy count)
 - 22% are Preferred Risk Policies (10,483)
- **Overall Growth in 2009:**
 - Lost 1,300 policies (2.5%) from Jan – Dec
 - PRPs GREW almost 4% from Jan - Dec
 - Illinois renewal rates dropped from about 88% to 83%
- **Estimated percentage of Structures with Policies:**
 - Illinois: 0.8% (3% nationwide)
 - SFHAs: 13% (18% nationwide)
 - NSFHAs: 0.3% (2% nationwide)

NOTE: The penetration data above was created for marketing purposes only and should be used accordingly. The numbers provided are calculated using available structure and policy data and should not be considered 100% accurate. Counts do not take into consideration NFIP community participation.

What's Not Working

- The 1-in-100 chance is not a meaningful way to communicate risk
- For many, the perceived risk stops at the 1% line on the map
- Personal experience affects our judgment

What does Work?

Messages that are...

- Personally Relevant
 - Address misconceptions
 - Equate personal risk to personal consequences
 - Leverage relevant triggers
- Heard
 - Use multiple messengers to reinforce the message
- Actionable
 - Give residents the tools to take action

Finding Ways to Combat Misconceptions

Misconceptions

- Flood Insurance is too expensive
- Homeowners insurance does cover flooding
- How much damage a couple of inches of floodwater can cause in terms of cost
- I don't qualify/can't get flood insurance
- I don't live near the water

Innovative tools and multiple channels bring the message home:

Example Tools

- Premium Estimator, Co-op ads for agents

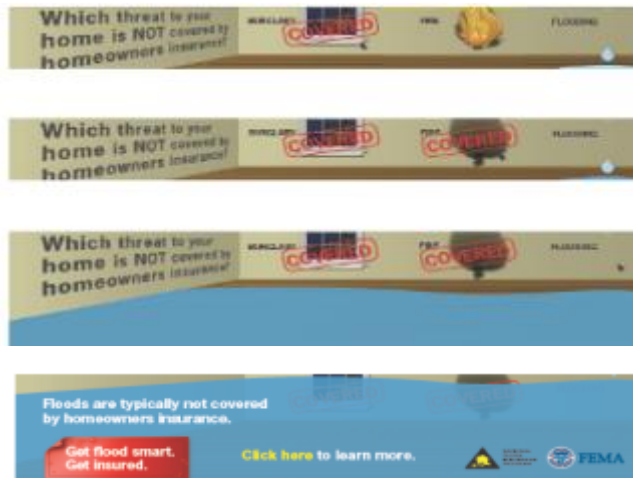
Example Channels

- Online, Print, Public Relations, TV, Direct Mail, etc.

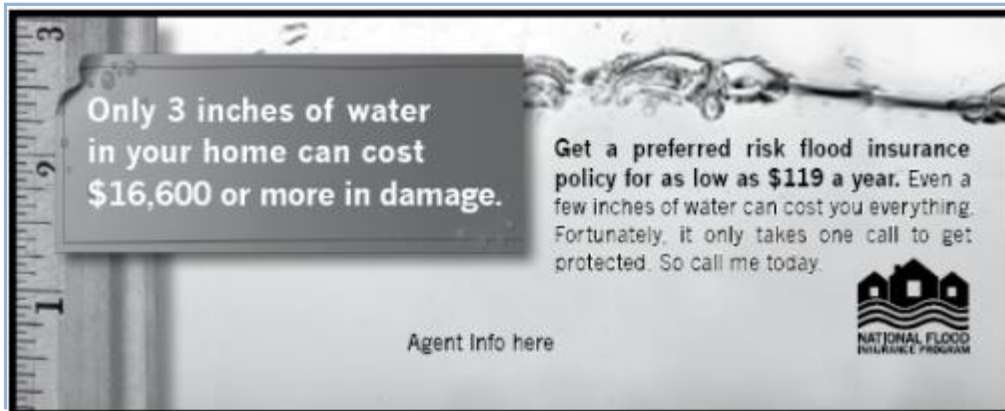
Combating Misconceptions with Personally Relevant Messaging



Combating Misconceptions with Consistent Messaging in Multiple Channels




Working with Agents to Combat Misconceptions



Only 3 inches of water in your home can cost \$16,600 or more in damage.

Get a preferred risk flood insurance policy for as low as **\$119** a year. Even a few inches of water can cost you everything. Fortunately, it only takes one call to get protected. So call me today.

Agent Info here



Only 3 inches of water in your home can cost \$16,600 or more in damage.

Get a preferred risk flood insurance policy in your area for as low as **\$119** a year. Homeowners insurance doesn't cover flooding. So don't wait. Call me today.

Agent Info here



Identifying Personally Relevant Consequences

- Threat to my security: *I could lose my savings*
- Threat to my way of life: *I could lose my home, my possessions*
- Threat to my peace of mind: *I am going to worry every time it rains here*
- Threat to my comfort: *Cleanup and recovery can take significant time and are a hassle*

Consequence Messaging

Consequences make an impression on consumers:

- Two inches of water can leave you knee deep in debt
- A flood can cost more than you think


Example Tools

- Online Cost of Flooding tool
- Ads showcasing the real life cost of a flood
- Receipt samples of repair costs to accompany mailers

Example Channels

- Direct Mail, Print, Online, TV

Using Consequence Messaging in Interactive Tools

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

Call toll free: 1-888-379-9531

Search: Go

Increase type size [a → a](#)

HOME

FLOODING AND FLOOD RISKS

- What Causes Flooding
- Defining Flood Risks
- Understanding Flood Maps
- Undergoing a Map Change
- Flood Map Update Schedule
- Flood Risk Scenarios
- The Cost of Flooding

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

ONE-STEP FLOOD RISK PROFILE

How can I get covered?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State: Zip code:

Residential: ☐ Yes ☐ No

FLOODING & FLOOD RISKS:
The Cost of Flooding

Everyone lives in a flood zone.

[Email me when this page is updated](#)

3 inch flood

\$2,250	New Baseboard Molding
\$2,700	Replace Carpet, Flooring
\$1,000	Cleanup, Materials
\$500	Bookshelves and Lamps
Total Losses	\$7,800.00

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

Find out [About the NFIP](#) >>

Learn your risk, and find an agent, by taking Your Risk Profile.

“Use innovative ways to get people talking about preparedness actions with others”

- Dennis S. Miletic

Consequence Messaging in Multiple Channels

Misconceptions about flooding are high.

- Only 1 in 10 of flooding is the neighborhood.
- 80% of homeowners experience water damage.
- Flood insurance is just too expensive.

Don't take a chance on water damage projects. We're a licensed State Chubb Risk Policy.

See flood insurance, for more major damage to your savings.

and Risk Policy. Or to get more info, for more.

at just a flood is about.

The costs of flooding are even higher.

- 50% of flood claims come from homeowners who didn't.
- Only flood insurance covers flood damage.
- Flood insurance starts at \$100 to \$200 per year.

Name Of Agent
Name of Agents Agency
Street Address of Agency
City, State, Zip
800-724-6794
Email: Agents@flood.gov

Homeowners insurance doesn't cover flooding.
Flood insurance covers flooding.

There are lots of reasons to be insured against flooding.

- Flooding is the #1 natural disaster.
- Flood damages are covered by most homeowners insurance.
- 25% of flood claims are from people living in low-to-moderate risk areas.
- At high-risk areas, 1 in 4 homes will experience a flood over the course of a 30-year mortgage.
- Only 2 inches of water in your home can cost \$1,000 or more in damage.
- Quarterly assistance—if it's available—to quickly return you back to work with flood.
- Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally regulated lender.

Call your insurance agent. Call 1-888-724-6794 Visit floodsmart.gov/deep

It doesn't take a lot of water to do a lot of damage.

Drywall \$2,290*

Furniture \$2,650*

Flooding \$2,790*

GOODBYE SAVINGS

It only takes 2 inches of water to put you knee-deep in debt.

More than your "savings." It can wipe out years worth of hard-earned cash. Don't leave the hard way. Contact your insurance, call 888-724-6794 or visit floodsmart.gov/flood

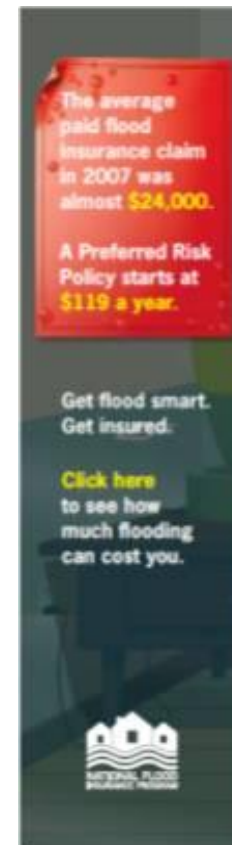
floodsmart.gov/flood



Are you FLOODSMART?



Consequence Messaging in Multiple Channels



Relevant Triggers

Example Triggers

- Living in a buffer zone – risk doesn't stop at a line on a map
- Commercial – can your business reopen if it floods
- Seasonality – hurricane season, winter flooding, spring flooding
- Levees and Dams - changes in status
- Map changes – mapping is happening; take advantage of PRP; grandfathering
- Moving – shared mail piece targeting new movers to protect your new home

Example Tools

- Toolkits for stakeholders to communicate information
- Searchable map change schedules
- Media Relations programs

Example Channels

- Direct Mail, Online, Print, Public Relations

Buffer Zone

Use direct mail to talk to those in moderate- and low-risk areas who live within one mile of a high-risk area about flood insurance.



Protect your home from flooding
for as low as \$119 per year.



Flood maps of your community show that a high-risk flood area is just a short drive from your home — less than one mile, in fact. Your proximity to this area increases the chances of flooding and flood damage to your home. The best financial protection available is flood insurance.

A Preferred Risk Policy is available only in moderate-to-low risk areas, like yours. This insurance can cover your home and its contents for as low as \$119 per year. A Preferred Risk Policy can financially protect you from a high-risk threat at a low-risk cost.

You can't rely on homeowners insurance.
The standard homeowners insurance policy doesn't cover flood damage. So if you don't have flood insurance, the entire cost of repairs falls on you. It only takes a few inches of water to cause major damage to your home. In fact, flooding can destroy your walls, floors, furniture, electrical system — and your savings.

Consider these facts:

- In high-risk areas, like the one you're near, there's at least a 1-in-4 chance of flooding during a 30-year mortgage.
- 25% of all insurance claims come from moderate-to-low risk areas, like yours.
- Every home is at risk to some level of flooding, which can be caused by heavy rain, poor drainage or nearby construction.
- Last year alone, flood damage in the United States exceeded \$600 million, with paid flood insurance claims averaging \$33,356.

Protect your home. Protect yourself.

Go to FloodSmart.gov/OneMile to learn more about flood insurance and a Preferred Risk Policy. Or, for immediate action, contact your insurance agent or one of the agents listed above to the right. For more agents in your area, call 1-888-724-6358 or visit FloodSmart.gov.

Name Of Agent
Name of Agent's Agency
Street Address of Agency
City, State, Zip
(000) 000-0000
Agent@Agent.net

Name Of Agent
Name of Agent's Agency
Street Address of Agency
City, State, Zip
(000) 000-0000
Agent@Agent.net

Are you FLOODSMART?



Commercial Risk

Direct mail is also used to talk to business owners about the likelihood of a flood and the financial consequences facing their business if/when it floods.



Seasonal Partnership Events

Flood Safety Awareness Week

- FloodSmart partnering with NOAA's National Weather Service for spring season outreach for second year
- National outreach will coincide with NOAA's Flood Safety Awareness Week March 15-19, 2010
- Great opportunity for local communities to leverage
- www.FloodSmart.gov/NOAA

"People do more when they get the same information different ways"

- Dennis S. Mileti

The screenshot shows the FloodSmart.gov website with the following elements:

- Header:** FEMA and NOAA logos, with text "FEMA PARTNERS WITH NOAA ON FLOOD SAFETY".
- Main Content:** "National Flood Safety Awareness Week March 15-19, 2010". A map of the United States showing flood risk levels (No Reported Events, Less than 100 Events, 100-300 Events, More than 300 Events). National Totals: All Floods 6/1/04 - 5/31/09, Flooding Events: 23,474, Property Damage in Millions: \$1,476.
- Left Sidebar:** "WEATHERING THE STORM" section with sub-sections: "BEFORE A FLOOD: Understand the risks", "DURING A FLOOD: Protect yourself and your home", "AFTER A FLOOD: The road to recovery".
- Right Sidebar:** "FIND YOUR FLOOD RISK" section with a search bar for Street Address, City, State, Zip Code, and a "Submit" button.
- Bottom Section:** "WHAT WILL A FLOOD COST ME?" and "WATCH REAL FLOOD STORIES".
- Footer:** FEMA logo, address (500 C Street SW, Washington, D.C. 20472), disaster assistance phone numbers, and a "Last updated" timestamp.

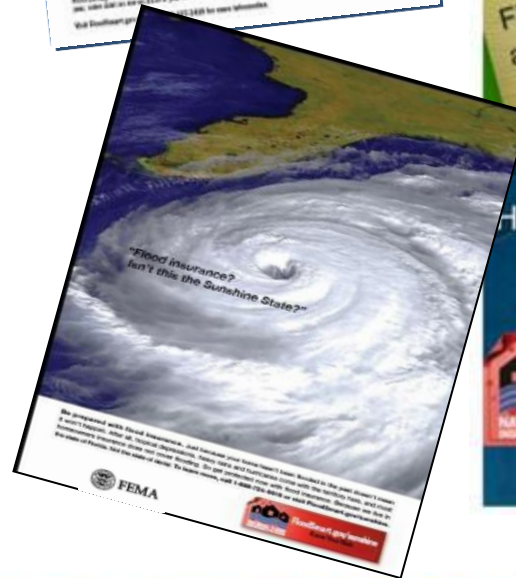
Are you FLOODSMART?



Seasonal Weather Events

Hurricane Season Outreach

- Hurricane Season IS Flood Season messaging to urge consumers to protect themselves from flooding during hurricane season
- Created a "hurricane season countdown clock" widget tool for agent and stakeholder websites which reminds their visitors just how much time they have to get ready for the upcoming Hurricane Season



Are you FLOODSMART?



Post-Event Response

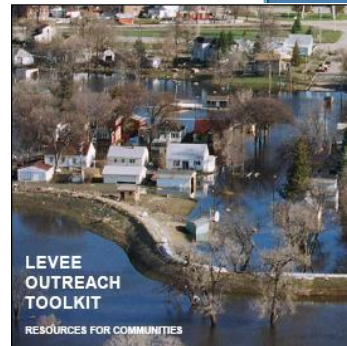
Post-Flood Response

- Targeted outreach to local media outlets following Midwest flooding
- Consumer and agent open letters leveraging Midwest flooding
 - Consumer letter ran in 8/25/08 issue of USA Today
 - Agent letter ran in Fall 2008 insurance trade publications
- Midwest print ad



Levees and Dams

- Where appropriate, specific partnerships with FloodSmart have been developed to support a Region's issue or need
- Examples include:
 - Green River Valley partnership surrounding the inoperability of the Howard Hanson Dam
 - Levee toolkits to communicate levee risks and flood insurance



Map Change

- Developed tools to help communicate and educate the need for flood insurance surrounding map changes
 - Direct Mail
 - Map Change Status links on FloodSmart.gov for consumers
 - Helping Agents and Stakeholders communicate the message
 - Provide marketing resources to agents through Agents.FloodSmart.gov
 - Mapping Status Report on Agents.FloodSmart.gov
 - Map Change toolkit

The screenshot displays the FloodSmart.gov website. The top navigation bar includes the logo and the text "The official site of the NFIP". The main content area is divided into two columns. The left column contains a sidebar with links under the heading "FLOODING AND FLOOD RISKS", including "What Causes Flooding", "Defining Flood Risks", "Understanding Flood Maps", "Undergoing a Map Change", "Flood Map Update Schedule", "Flood Risk Scenarios", and "The Cost of Flooding". Below this are sections for "ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM", "RESIDENTIAL COVERAGE", "COMMERCIAL COVERAGE", and "PREPARATION & RECOVERY". The right column features a banner for "FLOODING & FLOOD RISKS: Flood Map Update Schedule" with a house image. Below the banner is a "Flood Map Update Schedule" section with a search bar containing "30328" and a "Search" button. The results show "Fulton County, GA" and a table with "Community Name" and "Project Name". The table lists various cities and counties, including Alpharetta, Atlanta, College Park, East Point, and others, all with "Chattahoochee River PMR" as the project name. At the bottom of the screenshot is a blue map titled "Insurance Outreach Toolkit" with the subtitle "FLOOD MAP UPDATES".

Online Tool for Agents

Mapping Status Report

- Data from the MIP has been utilized to create an interactive mapping schedule for agents to view on Agents.FloodSmart.gov
- Can now drill down to county and community level data
- Includes preliminary date, appeal start and end date, letter of final determination date, and effective date

The screenshot displays the Agents.FloodSmart.gov website. The header includes the site logo, navigation links (Home, Contact us, NFIP Home, Glossary, Site Map, Help), and a FEMA logo. The main content area is titled "Map Adoption Schedule" and provides instructions on how to use the map to see when a region's map will be updated. It includes a "View all states" link and a "Welcome Test Sept" section with "MY PROFILE" and "LOG OUT" buttons. A "Quick Links" section lists "Map Adoption Schedule", "Training Programs", "Advertising Toolbox", and "Flood Insurance Manual".

The map shows the United States with states color-coded by their map adoption schedule. Below the map, the "OTHER TERRITORIES" section lists Guam, Marshall Islands, Micronesia, N. Mariana Islands, Palau, Puerto Rico, Samoa, and U.S. Virgin Islands.

The "State: Texas" section is expanded, showing a list of communities in Galveston County. The table below provides the schedule for each community.

Community Name	Prelim Date	Appeal Start	Appeal End	Actual LFD Date	Effective Date
JAMAICA BEACH, VILLAGE OF	04/28/2009*	-	-	-	07/06/2010*
SANTA FE, CITY OF	04/28/2009*	-	-	-	07/06/2010*
DICKINSON, CITY OF	04/28/2009*	-	-	-	07/06/2010*
TIKI ISLAND, VILLAGE OF	04/28/2009*	-	-	-	07/06/2010*
BAYOU VISTA, VILLAGE OF	04/28/2009*	-	-	-	07/06/2010*
Galveston County-wide	04/28/2009*	-	-	-	07/06/2010*
CLEAR LAKE SHORES, CITY OF	04/28/2009*	-	-	-	07/06/2010*
FRIENDSWOOD, CITY OF	04/28/2009*	-	-	-	07/06/2010*
GALVESTON, CITY OF	04/28/2009*	-	-	-	07/06/2010*
HITCHCOCK, CITY OF	04/28/2009*	-	-	-	07/06/2010*
KEMAH, CITY OF	04/28/2009*	-	-	-	07/06/2010*
LA MARQUE, CITY OF	04/28/2009*	-	-	-	07/06/2010*
LEAGUE CITY, CITY OF	04/28/2009*	-	-	-	07/06/2010*
SEABROOK, CITY OF	04/28/2009*	-	-	-	07/06/2010*
Texas City, CITY OF	04/28/2009*	-	-	-	07/06/2010*
FRIENDSWOOD, CITY OF	09/30/2004*	-	-	-	06/18/2007
LEAGUE CITY, CITY OF	09/30/2004*	-	-	-	06/18/2007
SEABROOK, CITY OF	09/30/2004	-	-	12/18/2006	06/18/2007
FRIENDSWOOD, CITY OF	01/30/2009*	-	-	-	06/18/2010*
LEAGUE CITY, CITY OF	01/30/2009*	-	-	-	06/18/2010*
SEABROOK, CITY OF	01/30/2009*	-	-	-	06/18/2010*

Source: FEMA-issued Letters of Final Determination (LFDs) for each county; sources and/or dates subject to change

Driving Action and Ultimately Purchase

Providing a solution: Flood insurance

- The integrated campaign is focused on educating and driving consumers to act
- To make this easy, the campaign gives consumers multiple ways to take action:
 - Contacting their agent directly
 - Calling the referral call center
 - Visiting FloodSmart.gov
 - Return a business reply card for a free brochure

Driving Action



1-888-FLOOD-58



FloodSmart.gov

1-888-FLOOD-58

Easy to find/reference phone number and web address on all materials.



For as little as \$10 a month you can stop a flood from becoming a disaster. Just a few inches of floodwater can cause thousands of dollars in damage. And most homeowners' insurance doesn't cover floods. If you live in a moderate-to-high risk area, a preferred risk flood policy could be available to you starting at \$1.18 a year. To learn more, call 1-888-724-6343 or visit FloodSmart.gov.

FloodSmart.gov
www.floodsmart.gov


FEMA

Are you FLOODSMART?



Give Reasons to Act

- People need to be shown what to do to protect/prepare themselves, and know that the action will make a difference.

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

Search your area for flood map changes.

Call toll free: **1-888-379-9531**

Search: Go
Increase type size

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

ONE-STEP FLOOD RISK PROFILE
How can I get covered?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:
City:
State: Zip code:
Residential: ☐ Yes ☐ No

Would your business survive a flood?
25% of all businesses that close their doors during a flood never reopen them. Don't let a flood take away all of your hard work.
[Protect your business now >>](#)

In 2007, flooding occurred in all 50 states.

SECURE SITE FOR AGENTS
Convenient resources, tools, and services for flood insurance agents.
Returning agents [Log In >>](#)
New agents [Register Today >>](#)

WHAT WOULD FLOODING COST ME?
Two inches of water can cost you \$7,800. This [interactive tool](#) shows the real cost of a flood to your home, inch by inch.

GET COVERAGE STARTING AT \$119 PER YEAR.
Find out about our [Preferred Risk Policy](#) for homes in low-to-moderate risk areas.

Choose the height of

Get Information: FloodSmart.gov

The screenshot displays the FloodSmart.gov website interface. On the left, a navigation menu includes links for HOME, FLOODING AND FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, and PREPARATION & RECOVERY. Below this is the 'ONE-STEP FLOOD RISK PROFILE' section, which asks 'How can I get covered?' and provides options to rate risk, estimate premiums, and find an agent. It includes input fields for Address, City, State, and Zip code, along with a 'GO' button. The main content area features a video player titled 'Atlanta Flood Stories 2009' showing a woman speaking. To the right of the video is a 'Flood Risk Scenarios' section with a 'Port in the Storm?' scenario showing a house being flooded. Below the video is a 'WHAT WOULD FLOODING COST ME?' section with a '4 inch flood' scenario showing a room being flooded. To the right of the video is a 'GET COVERAGE STARTING AT \$119 PER YEAR.' section. On the far right, there is a 'The Cost of Flooding' section showing a list of items and their costs: New Baseboard Molding (\$2,250), Replace Carpet, Flooring (\$2,700), Cleanup, Materials, (\$1,000), and Bookshelves and Lamps (\$500). The total losses are \$7,800.00. A 'Start again' button is also present.

Call toll free: 1-800-368-7273

FloodSmart.gov
The official site of the NFIP

Search your area for **flood map changes**.

HOME

FLOODING AND FLOOD RISKS

ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM

RESIDENTIAL COVERAGE

COMMERCIAL COVERAGE

PREPARATION & RECOVERY

ONE-STEP FLOOD RISK PROFILE

How can I get covered?

- Rate your risk
- Estimate your premiums
- Find an agent

Address:

City:

State: Zip code:

Residential: ☐ Yes ☐ No **GO**

RESOURCES

Atlanta Flood Stories 2009

WHAT WOULD FLOODING COST ME?

Two inches of water can cost you \$7,800. This [interactive tool](#) shows the real cost of a flood to your home, inch by inch.

GET COVERAGE STARTING AT \$119 PER YEAR.

Find out about our [Preferred Risk Policy](#) for homes in low-to-moderate risk areas.

Flood Risk Scenarios

Which scenario applies to you? SNOW MELT FLASH FLOOD NEW DEVELOPMENT DAMS/LEVEES **TROPICAL STORM**

Port in the Storm?

The community experiences a major flood that lasts for days.

The Cost of Flooding

4 inch flood

\$2,250	New Baseboard Molding
\$2,700	Replace Carpet, Flooring
\$1,000	Cleanup, Materials,
\$500	Bookshelves and Lamps
Total Losses	\$7,800.00

Start again

Interactive tools help users investigate and discover flood risk for themselves:

- Testimonials provide first-hand accounts of the consequences of flooding
- Tools such as the One-Step Flood Risk Profile, Flood Risk Scenarios, and Cost of Flooding Tool bring flood risk to life.

FloodSmart Summary Learnings

Create Messages That Spur Action

- Give people “ownership” of their preparedness by making messages personally relevant
- Reinforce the messages in as many channels as possible
- Detail specific steps that they can take and drive action

FloodSmart Summary Learnings

Reinforcement Brings It Home

- Hearing the same messages repeatedly makes a difference
- Engage trusted local sources to lend their influence to your message and take advantage of their distribution channels
- The most effective messages come from a number of sources

FloodSmart Summary Learnings

Use multiple messengers

- Build coalitions
- Integrate a variety of information channels



IAFSM

*Illinois Association for
Floodplain and Stormwater Management*



**Independent
Insurance Agents** **IIA**
OF ILLINOIS

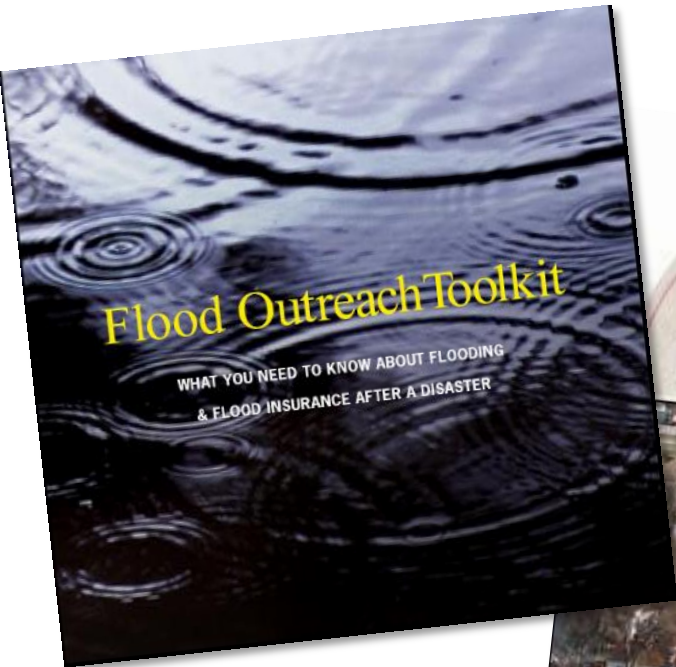


**ILLINOIS
ASSOCIATION OF
REALTORS®**



Are you FLOODSMART?

FloodSmart Resources



All found at:
FloodSmart.gov

Map Change & Levee Outreach Toolkits

- **Multiple audiences:**
 - Community officials, residents & business owners, insurance professionals, agents, lenders & real estate professionals, media
- **Templated Materials:**
 - Letters, fact sheets, brochures , bookmarks
- **Links to more:**
 - Planning guides, timelines, web based resources

The screenshot displays the FEMA Insurance Outreach Toolkit for Flood Map Updates. The website features a blue header with the FEMA logo and navigation tabs: Home, Project Overview, Local and County Officials, Insurance Agents, Real Estate Agents, Lenders, Builders, Developers & Surveyors. The main content area is divided into several sections. On the left, there is a large image of a house on stilts with the text: "This toolkit is designed for communities going through flood map updates. While regular updates to flood hazard maps are critically important to help protect lives and properties in communities across the country, these updates can often confuse property owners and challenge industry representatives and local officials who need to clearly explain to..." To the right of this image are four smaller boxes for different audiences: LOCAL AND COUNTY OFFICIALS, INSURANCE AGENTS, REAL ESTATE AGENTS, and LENDERS, each with a "FIND OUT MORE" button. Below these is a section titled "RESOURCES FOR COMMUNITIES" which includes a "Levees and Flood Insurance" section with text about levee protection and flood insurance requirements, and a "Risk Status" section with three situations: Situation #1 (Levees are de-accredited), Situation #2 (Levees are improved), and Situation #3 (Levees are under review). At the bottom of the page are three buttons: "Using These Materials", "Additional Resources", and "Ideas for Effective Outreach".

What's In The FloodSmart Pipeline?



FloodSmart.gov
The official site of the NFIP

Call toll free: 1-888-379-9531

Search: Go
Increase type size a → a

FLOODING & FLOOD RISKS:
Interactive Flood History Map

Floods happen in all 50 states.

Hurricanes and Tropical Storms Snow & Ice Ocean & Lake Surf Rivers & Streams Heavy Rains Other Flooding All

● Number of Flooding Events
○ Property Damage in \$ Millions

Last Year

ONE-STEP FLOOD RISK PROFILE
How can I get covered?
• Rate your risk
• Estimate your premiums
• Find an agent

Address:
City:
State: Zip code:
Residential: ☐ Yes ☐ No

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

Data Sources and Definitions ?

No Reported Events
1 - 2 Events
3 - 6 Events
More than 7 Events

NATIONAL
All
Last Year
Flooding Events: 5679
Property Damage in Millions: \$5,623.27

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Questions?



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Levees – Communicating the Risk

- What's the risk
- What's the message
- Delivering the message



So ...What IS the Risk?

- De-accredited levees –

The risk is high. If the levee is overtopped or fails, the effects could be catastrophic.

- Provisionally Accredited levees –

Risks change over time, as does a levee's ability to reduce risk. Anyone who lives or works near a levee should be aware of the risks and consequences of flooding.

- Newly/Re-accredited levees –

The risk of flood is reduced, not removed. If a serious storm causes a levee to be overtopped or fail, the effects could be more damaging than if the levee were not there.

What's the Message?

- Newly Accredited

- Flood insurance is not required behind an accredited levee, but there is still risk of flooding.
- Levees provide a certain level of protection. They can be overtopped in larger storms and can decay over time.
- You can convert your current policy to a low-cost Preferred Risk Policy.
- A Preferred Risk Policy offers the same quality of protection as your standard policy, including building and contents coverage, at significant savings.

What's the Message?

- De-accredited

- The levees no longer meet federal standards for protection from a major flood.
- Areas behind these levees are now being mapped as high-risk Special Flood Hazard Areas.
- Flood insurance is now required if you have a mortgage from a federally regulated or insured lender.
- Purchase a flood insurance policy before the maps become effective to grandfather your current flood zone – and save money on flood insurance.

What's the Message?

- Provisionally Accredited

- Further documentation is needed to show that the levees continue to meet federal flood protection standards.
- Flood maps won't show any change in your flood risk and you may still qualify for a Preferred Risk Policy .
- A Preferred Risk Policy offers both building and contents coverage, at a significantly lower cost than a standard policy.
- Flood insurance is strongly recommended for properties located near Provisionally Accredited Levees.

FEMA's Recommendation

If the levee is...	Flood maps show this risk...	...And these insurance requirements apply
Non-accredited	High flood risk (SFHA)	Flood insurance required for most structures
Accredited	Moderate flood risk	Flood insurance not required but recommended
De-accredited	High flood risk	Flood insurance required for most structures
Provisionally accredited	Moderate flood risk (2-year documentation window)	Flood insurance not required but strongly recommended
Temporarily identified as In Need of Maintenance	Flood risk remains as currently designated	Flood insurance not required but strongly recommended