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%
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.”
"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
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…”
Illinois is a VERY Wet State!

Slide borrowed from Paul Osman, IL NFIP SC
State of Illinois – Recent Floods

- **September 07** – Northeast and North Central IL (Fox, Kish, Rock, and IL Rivers); Rockford Area
- **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
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

- Which threat to your home is NOT covered by homeowners insurance?
- Floods are typically not covered by homeowners insurance.
- Homeowners insurance only covers half of a hurricane.

FEMA
FloodSmart.gov

Are you FLOODSMART?
NATIONAL FLOOD INSURANCE PROGRAM
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

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

- Dennis S. Mileti
Consequence Messaging in Multiple Channels
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.
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.
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
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
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
    - Map Change toolkit
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
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

Easy to find/reference phone number and web address on all materials.
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.
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
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
What’s In The FloodSmart Pipeline?
Questions?

Who wants to buy flood insurance?

Bruce A. Bender
FloodSmart Marketing Team
480-368-1223
babender@cox.net

FloodSmart.gov
Agents.FloodSmart.gov

Are you FLOODSMART?
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

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