# FloodSmart

ENGAGING YOUR COMMUNITY
IN A DISCUSSION ABOUT FLOOD RISK

Emergency Management Forum
August 8, 2012

Are you FLOODSMART?

NATIONAL FLOOD
INSURANCE PROGRAM

Presentation Overview

FloodSmart Campaign Overview

Campaign Learnings

FloodSmart Tools For You

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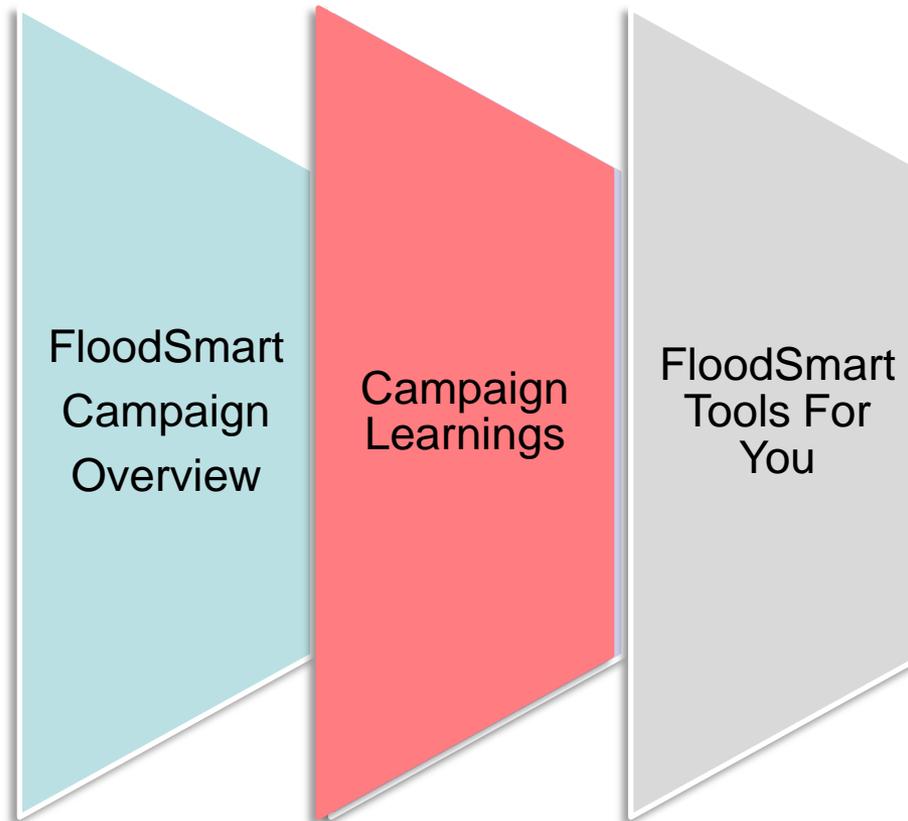
Complementary Programs: Common Goal

FEMA-Risk Map/FPM

Whole Community Resilience

USACE – NFRMP/ Silver Jackets
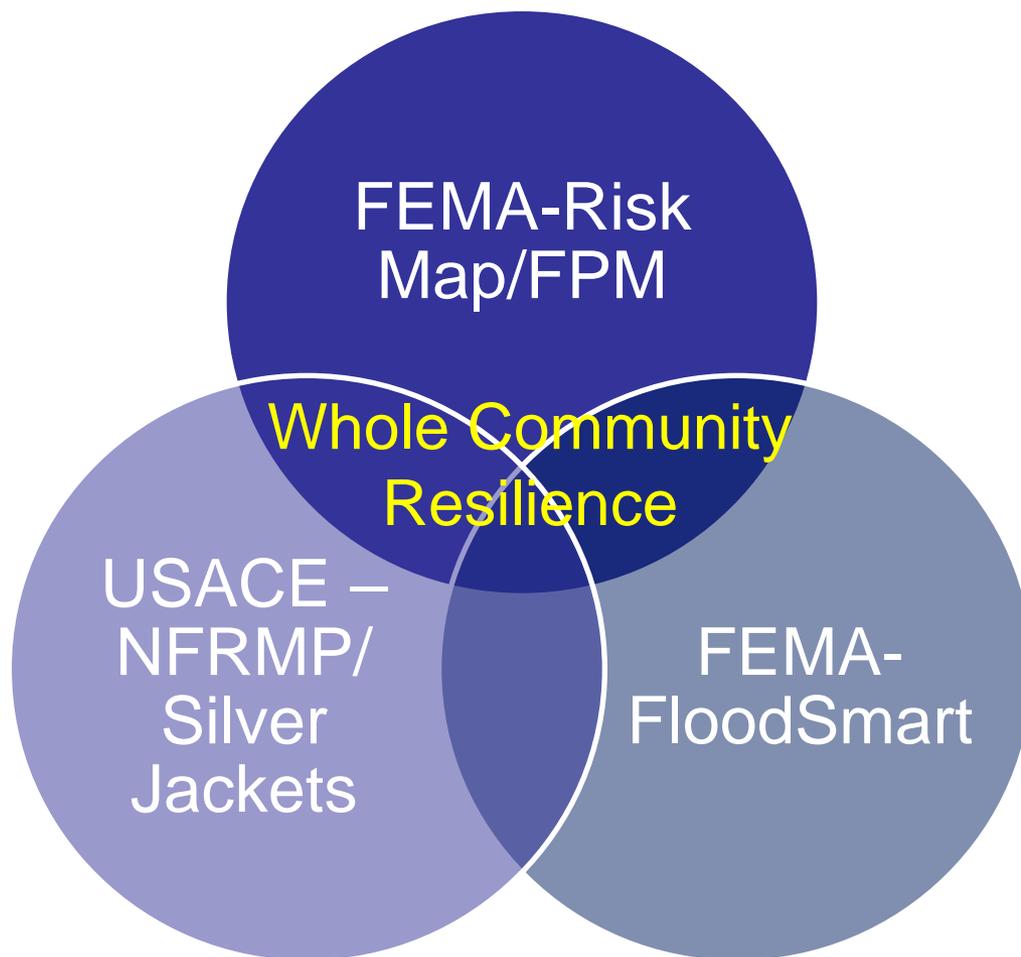
FEMA- FloodSmart

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

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Sophisticated Marketing Programs

Public Awareness → Direct-to-Consumer → Business-to-Business

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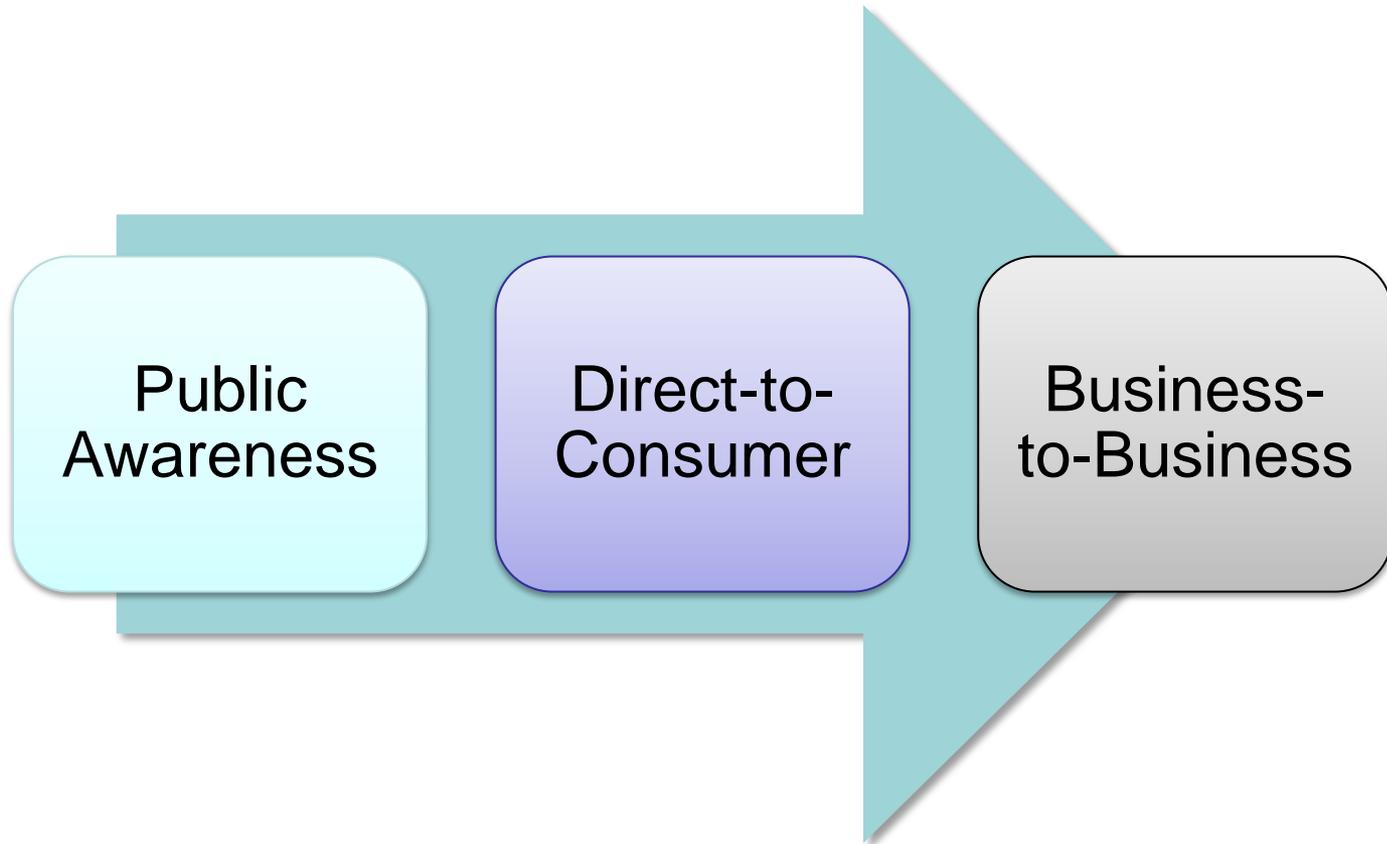
FloodSmart – An Integrated Campaign

Search

Online

Direct Response TV

Website

Direct Mail

Print

Public Relations/Media

Radio

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Question…

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

16%

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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

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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.**

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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

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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

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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)
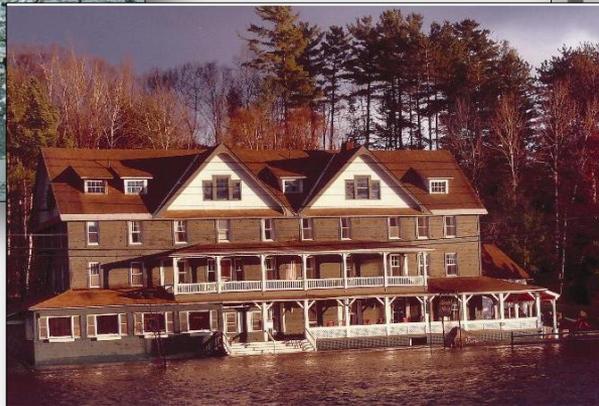
Personalize It

- 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.

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Use Multiple Messengers

- Build coalitions

- Integrate a variety of information channels

- Ensure same message in each channel

Frank Billingsley
Chief Meteorologist, KPRC-TV
Houston, Texas

Independent **Insurance** Agents of Texas — Trusted Choice®

TEXAS ASSOCIATION OF REALTORS®

"People do more when they get the same information different ways."
—Dennis S. Mileti

TEXAS ASSOCIATION OF BUILDERS

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Expect More From People

- Let people "own" their preparedness

- Detail specific steps that they can take

Thanks to Peter Mason
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

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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

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

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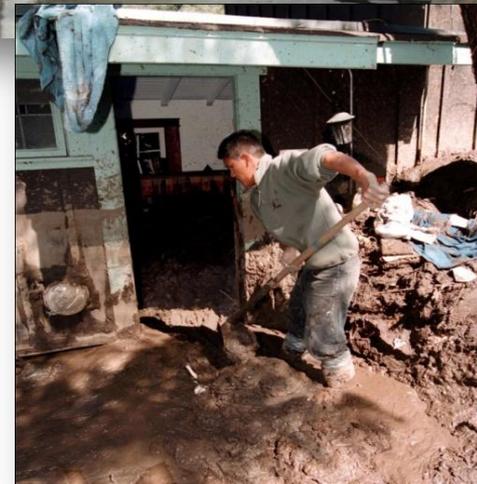
Reaching Out When Decisions Are Made

Weather Events

Flood Anniversaries

Safety/EM Events

New Movers

Map Changes

Levees

Coastal

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FloodSmart Resources and Tools For You

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FloodSmart.gov — A Resource For You

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Resources For You

Testimonials
- Coastal

- Levee

- Commercial

- Residential
    - With Flood Insurance
    - Without Flood Insurance

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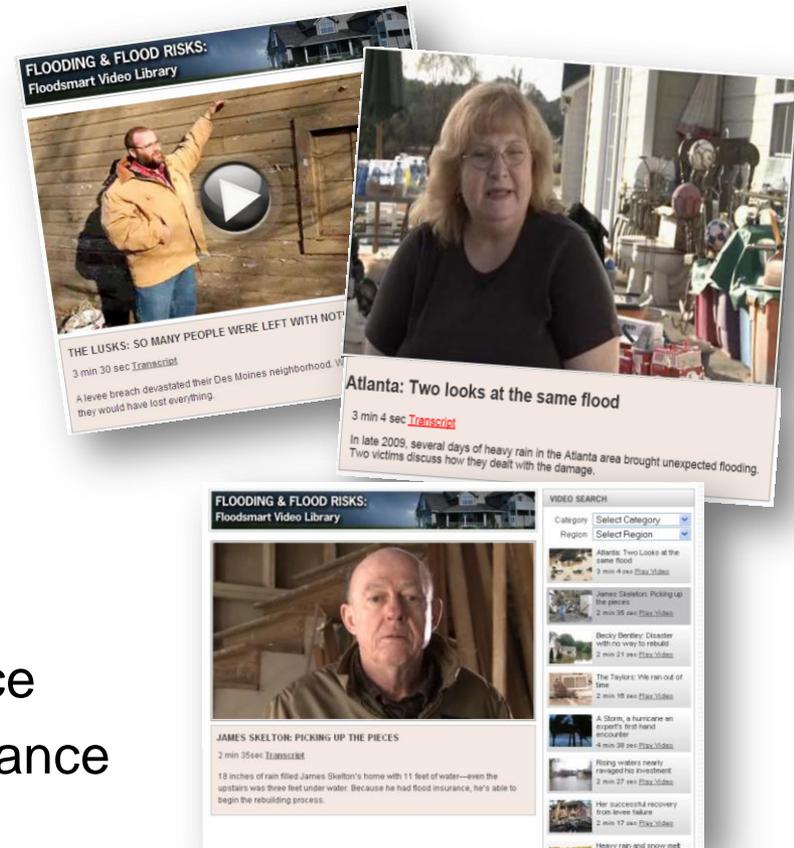
Resources For You

Shareable Tools

– Flood Risk Scenarios

– Cost of Flooding Tool

– Levee Simulator

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Resources For You

Seasonal/Themed Widgets

fema.gov/widgets

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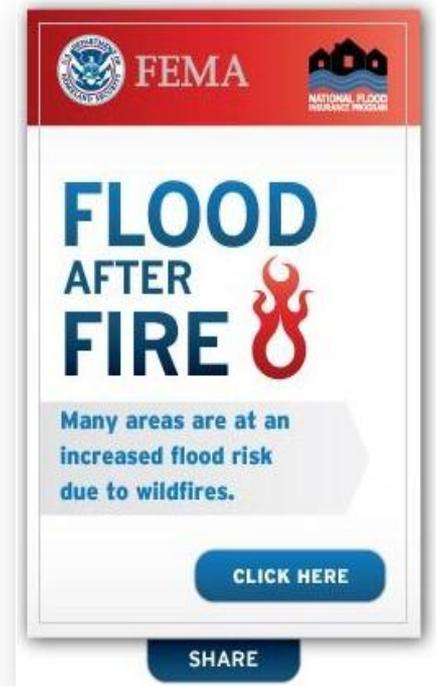
Resources For You

Social Media Content

twitter feeds

facebook posts

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Updated Map Change Toolkit

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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

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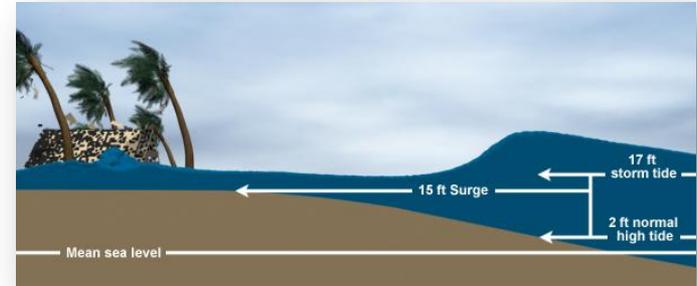
New Coastal Testimonials

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
WATERBURY, VT

BERTIE MIDGETT
HATTERAS, NC

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.

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Find It All On The FloodSmart.gov Community Resource Tab

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Questions?

QUESTIONS?

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