COMMUNICATING FLOOD RISK AT THE LOCAL LEVEL

BRUCE A. BENDER
BENDER CONSULTING SERVICES, INC.
NOVEMBER 12-13, 2008
AGENDA

- A Look at Risk
- Communicating Risk
- Planning Community Outreach
- Community Outreach Case Study
- Communications Tools
- Questions
A LOOK AT RISK
What is Risk

- Risk = Probability x Consequence
- Example: Getting Hurt on the Job
What’s the Risk
Understand the Risk - Living near Water
Understand the Risk – Do Something
Reduce the Risk - Elevate
Reduce the Risk — Insure (NFIP)

- NFIP Coverage available in Participating Communities
  - Residential (bldg/contents) - $250K/$100K
  - Commercial (bldg/contents) - $500K/$500K
  - $250K x # of units — Residential Condos
- Preferred Risk Policies
  - Low-moderate risk zones (B, C, X, Shaded X)
  - Minimal losses
  - Fixed limits; easy app
  - For renters, homeowners, business owners
  - Premiums as low as $39 for renters; $119 for homeowners
NFIP Coverage available in IA

- 13 Flood Disasters since 1993
- About 450 communities were not participating
- About 500 communities were participating
- Less than 1% of homeowners in IA had flood insurance
- Less that 10% of homeowners in high-risk areas had flood insurance

Number of current policies (Aug 08): 12,643
Average premium/coverage: $720/$135,000

Number of CRS Communities: 3 – Coralville (10), Davenport (8), Des Moines (7)
Reduce the Risk — Non-NFIP

- High-end Homeowners — AIG, Fireman’s Fund, Chubb
- Differences in Conditions (DIC) policies - Lloyds
- Primary — Lloyds, Lexington, American Modern Home
- Excess Flood — 9 companies, including Lloyds
- Lender-placed — 6 companies, including Lloyds
Coverage in the room
- How many have homeowners/dwelling coverage?
- How many have flood insurance?
- How many live in a flood zone?
COMMUNICATING RISK
What percent of Americans believe that they are prepared for a disaster?

16%
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

In short

...Denial of Risk!

* TIME “How Disaster Ready are We” 2006
Misperceptions Heard

- I live behind a levee, so I am safe
- I’m not in a flood zone, so I don’t need to worry
- If there’s a flood it won’t reach my house
- If it does, the government will bail me out
- My homeowner’s insurance will cover me
- I’ve lived here 20 years and it has never flooded

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..."
Psychological barriers: Deeply rooted biases keep people from investing in preparedness/mitigation.

- Personality: risk takers, risk avoiders
- We learn by focusing on recent outcomes
- We see the future as a simple extrapolation of the present
- We de-value long-term benefits when compared to short-term costs

*On Risk and Disaster Why we Under-prepare for Hazards*, Robert J. Meyer 2006
Challenge: Overcome Resistance

For risk communication to succeed:

1. Risk must be *personally understood*.
2. The message must be *heard*.
3. The message must be *actionable*.
Overcoming Resistance

- **Make the risk relevant**
  - The more local the better
  - Connect to emotional concerns (safety, security, hassle, cost)
  - Communicate the consequences
    - Threat to security: “I could lose my savings”
    - Threat to way of life: “I could lose my home, my possessions”
    - Threat to peace of mind: “floods are dirty and disgusting and cleanup will be horrible”

- **Expect more from people**
  - Give people “ownership” of their preparedness
  - Detail specific steps that they can take
Overcoming Resistance

- **Target the Message to your audience**
  - Different people respond in different ways

- **Make it Personal**
  - People react to personally identifiable situations
  - They want to hear from people like themselves

- **Use multiple messengers**
  - Build coalitions
  - Integrate a variety of information channels
Planning Community Outreach
Outreach Planning

- When do you communicate?
- With whom do you communicate?
- What messages do you communicate?
- How do you communicate (methods & materials)?
When Do You Communicate

- Rainy Season (i.e., Springtime)
- Map Changes (i.e., prelim, Appeal Period, LFD, effective)
- Levee Changes
- After the flood
- Other
  - Anniversary Dates
  - Disaster Preparedness Month/Flood Awareness Week
- Make it continuous!
With Whom Do You Communicate

- High-risk Residents
- Low- and moderate-risk Residents
- Residents living behind levees
- Civic Groups
- Industry Stakeholders
- Local Officials
What Messages Do You Communicate

- Make it personal
- Make it relevant
- Keep them short in length
- Avoid technical jargon and long words
Levees – Communicating the Risk

- What’s the risk
- What’s the message
- Delivering the message
What is the Risk?

- **Newly Accredited levees** –
  The risk of flood is reduced, not removed. If a serious storm causes the levee to be overtopped or fail, the effects could be catastrophic.

- **De-accredited levees** –
  The risk is high. If the levee is overtopped or fails, the effects could be catastrophic.

- **Provisionally Accredited levees** –
  Anyone who lives or works near a levee should be aware of their flood risk. The risk is moderate; but stay tuned, it may change.
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, known as 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.
## How Do You Communicate?

<table>
<thead>
<tr>
<th>WHAT IS DELIVERED</th>
<th>HOW IS IT DELIVERED</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Brochure</td>
<td>□ Mailings</td>
</tr>
<tr>
<td>□ FAQs</td>
<td>□ Radio, TV, Govt TV</td>
</tr>
<tr>
<td>□ Fact Sheets</td>
<td>□ Public Meetings</td>
</tr>
<tr>
<td>□ Letters to residents</td>
<td>□ Stakeholder Meetings</td>
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<tr>
<td>□ Bill Stuffers</td>
<td>□ Web site</td>
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<tr>
<td>□ Bookmarks</td>
<td>□ Stakeholder newsletters</td>
</tr>
<tr>
<td>□ Press Releases, PSAs</td>
<td>□ Local utility bills</td>
</tr>
<tr>
<td>□ Newsletter Articles</td>
<td>□ County fairs</td>
</tr>
</tbody>
</table>
Outreach Lagniappe

- Start early; communicate often
- Consistent, relevant messaging; KISS
- Involve the public/stakeholders/in-reach
- Make the media your friend
- Be honest, open, caring (especially men)
  - “People want to know that you care, before they care what you know” (Will Rogers)
Case Study of Outreach to Retain Policies

Levee Outreach in Sacramento
Sacramento Area Floodplains

This map shows general flood insurance boundaries for the Sacramento area. For parcel-specific information, consult the Federal Emergency Management Agency’s Flood Insurance Rate maps for the City of Sacramento and for Sacramento County.
Reasons for Outreach

- Warn of On-Going Flood Risk
- *Preferred Risk Policy* (PRP) Savings
- Encourage Public Support of Flood Control Improvements
- Inform Sacramento Agents of Flood Insurance Changes
Local Officials

- City Council
- Board of Supervisors
- Information Packages
  - Maps of affected areas
  - Properties affected per district
  - Explanation of map change/PRP options

Legend
- American River Floodplain
- Areas Remaining in Floodplain

*Flood insurance requirements will be removed in early 2005.
Agent Outreach
- Rule & Map Changes Affect Agents’ Business

WYO Outreach
- Chief Private Sector Stakeholder
- Leverage Agent Participation
- Build Support for Rule Streamlining
Property Owner Outreach

Living in the Floodplain

- Direct Mail to 80,000 Property Owners:
  - Letter from SAFCA
  - Brochure: How to Get a PRP
  - Schedule of Community Meetings
  - Copy of LOMR Cover Page

- Community Meetings

- Media Coverage
Effective Outreach......

<table>
<thead>
<tr>
<th></th>
<th>Start of Program</th>
<th>One Year Later</th>
<th>Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>American River</strong></td>
<td>46,815</td>
<td>32,654</td>
<td>70%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td><strong>14,239 new PRPs</strong></td>
</tr>
<tr>
<td><strong>Natomas</strong></td>
<td>1,820</td>
<td>7,936</td>
<td>436%</td>
</tr>
<tr>
<td><strong>Pocket (New PRPs)</strong></td>
<td>21</td>
<td>1,067</td>
<td>5000%</td>
</tr>
</tbody>
</table>

*Data provided by SAFCA*
American River Insurance Policies

American River Floodplain

Katrina

Policies

- American River
- Std policy
- PRP Policy
- Total Policies

Dates:
Natomas Insurance Policies

Katrina

Natomas Insurance Policies

- Std policy
- PRP Policy
Lessons Learned

- Work with Elected Officials
- Involve agents in outreach
- Community wants to know more
- Work with the media
- Insurance community can help
- Look for bumps then smooth them
- Flood Zone Determination Company Delays
- Integrate Mapping into Outreach Effort
- Communicate. Communicate. Communicate
Conclusion

- OUTREACH WORKS!!!!!
- 70% Policy holders retained coverage
- Not everybody is saving money – Still 16,500+ policies at the higher rates
- FEMA has already recouped its investment
- Agents are better informed about Preferred Risk Policies
- Community is better informed of flood risk
- Increased Flood Insurance Coverage in other areas
- Would SAFCA do it again – “Yes!”
FloodSmart Communication Tools

Hurricane Season / Map Changes / Levee Changes
Flood Outreach

- State specific and seasonal fact sheets
- Media talking points
- Post disaster information
## Flood Outreach Fact Sheets

**Facts and Figures**

### Facts from the National Flood Insurance Program (NFIP)

- **Floods are the number one natural disaster in the United States.**
  - Floods result in serious damage but do not usually receive as much attention as tornadoes, hurricanes, or earthquakes.
  - Flood losses in the United States averaged $2.4 billion per year from 1997 to 2006.

- **NFIP paid nearly $16 billion in flood insurance claims to policyholders during the 2000-2006 period.**
  - Flood losses in the United States averaged $2.4 billion per year from 1997 to 2006.

### Flood Impact and Options for Protection

- It is important that consumers understand about flood insurance so that they have the facts about their flood risk and have an understanding of what protection is available.

### Taking Action after Flooding

- **After the Flood**
  - Call your insurance agent who handles your flood insurance to file a claim.
  - If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small drywall pieces from the baseboard. Take photographs of the drywall. Enter the drywall, baseboard, and the damage to the underlying structure. Portable items should then be placed on upper level in contact with the water supply safe to drink.
  - Floods are the number one natural disaster in the United States.
  - Thoroughly dry out the building's interior. Portable items should then be placed on upper level in contact with the water supply safe to drink.
  - To protect your property with a disaster insurance policy, have the facts about their flood risk and have an understanding of what protection is available.

### Before You Call Your Agent

- **Check for damage.**
  - Contact your local building inspection office or contact your state NFIP coordinator.
  - Have your furnace checked for damage.
  - The water heater may be water damaged, but if the floodwater covered part or all of your property, have your water heater reservoir tank, the insulation between the walls may be damaged.
  - Air conditioners can work, but if the floodwater covered part or all of your property, have your air conditioner checked for damage.

- **Facts and Figures**
  - More than 50 percent of properties in high-risk areas.
  - Most homeowners insurance doesn’t cover flood damage.

- **Check**
  - Have your furnace checked for damage.
  - Contact your local building inspection office or contact your state NFIP coordinator.
  - Have your water heater checked for damage.

### FILE YOUR FLOOD CLAIM

- **Filing Your Flood Insurance Claim**
  - If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.
  - Contact your insurance agent who handles your flood insurance to file a claim.
  - If the walls are damaged, take photographs of the baseboard. Then remove the baseboard. Knock small drywall pieces from the baseboard. Take photographs of the drywall. Enter the drywall, baseboard, and the damage to the underlying structure. Portable items should then be placed on upper level in contact with the water supply safe to drink.

### Just an Inch of Water Can Cause Costly Damage to Property

- A little more than 50 percent of people agree that just an inch of water can cause costly damage to property.
  - Just an inch of water can cause costly damage to property.
  - Flood losses in the United States averaged $2.4 billion per year from 1997 to 2006.

### FACT SHEET

**After a Flood**

- **Immediate**
  - Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/extension where you can be reached.

- **File Your Flood Insurance Claim**
  - If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

### Toolkit Instructions

- **As a leader in public information response to emergency situations, the National Flood Insurance Program (NFIP) has developed this valuable tool designed to assist your efforts to educate and inform communities across the country about the importance of flood insurance coverage and the resources available to help the audience you connect with on a regular basis—community members and the media—understand the importance of flood preparedness and protection.**

- The materials on this CD include core messages and information about flood insurance that can be used in most areas of the country.

- The suite of materials includes fact sheets, brochures and talking points that are indicated as resource material for you or outreach material for communities and media reporters for public distribution. Click the links to the right to access the documents for each topic.

- With your help, we can educate consumers about their flood risk, how they can protect their property, and how to get flood insurance. We will announce other resources as they become available.

### Materials for You

- **After a Flood**
  - 1. Disaster Response Steps
  - 2. Talking Points
    - Flood Insurance 101
    - Flood Planning: How It Works
    - Flood Facts: Flood Risks Across the United States
    - Flood Insurance and Flood Maps
    - Facts and Figures
  - 7. Answers to Tough Questions

### Materials for the Public

- **After the Flood**
  - 1. NFIP Flood Insurance Claim Handbook (PDF)
  - 2. NFIP Summary of Coverage (PDF)
  - 3. FloodSmart.gov
  - 4. Consumer brochure: Flood Preparation and Safety (PDF)

### Reference & Resources

- **NFIP Key Contact Sheet**
  - 1. NFIP Key Contact Sheet
  - 2. Seasonal & Regional fact sheets
  - 3. Hurricane Season (subject to change)
  - 4. Winter Weather
  - 5. West Coast Rainy Season
  - 6. Northeast Flood Fact Sheet (subject to change)

- **Media Resources**
  - 1. FloodSmart.gov
  - 2. NFIP Data and Statistics
Map Changes and Flood Insurance

- Templated:
  - Brochures
  - Fact sheets
  - Town Hall Presentations
  - Media materials
### Mapping The Risk

Flooding is a frequent and costly hazard in [community name], and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, land use and other factors. [Community name] has now completed a major effort to develop detailed, digital flood hazard maps that reflect current flood risks and areas of recent growth. The new maps replace maps that are up to [age] years old. Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

#### New Flood Hazard Maps

**What Property Owners Should Know**

<table>
<thead>
<tr>
<th>Mapping The Risk</th>
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<tbody>
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<td><em>Flooding is a frequently occurring hazard in [community name].</em></td>
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Information for Stakeholders

Sample Materials - Stakeholders

THE MAP ADOPTION PROCESS

[DATE] — Preliminary maps released

[DATE] — Start of 90-day Public Comment Period (for filing of appeals and protests)

[DATE] — County and federal review begins

[Target Date Month/Season - e.g. Fall 2006] — Maps adopted; new 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.
Information for the Media

For More Information
After the launch of the maps on October 19, eight public workshops will be offered so that residents can have their questions and concerns addressed by county and city officials.

The proposed public workshop locations and times are:
- Wednesday, Oct. 26, Sicklen High School, 7950 Gann Hwy.
- Thursday, Oct. 27, Alonso High School, 8202 Horsetake St.
- Tuesday, Nov. 1, King High School, 6815 H. 56th St.
- Thursday, Nov. 3, Freedom High School, 17410 Commerce Park Blvd.
- Thursday, Nov. 8, Riverbend High School, 5611 Boyette Rd.
- Thursday, Nov. 10, Plant City High School, 121 Raider Pl.
- Thursday, Nov. 15, Sun City Center Community Association Center, 1009 N. Pebble Beach Blvd.
- Thursday, Nov. 17, Bloomingdale High School, 1700 E. Bloomingdale Ave.

Hillsborough County officials will also set up booths in select public libraries where property owners can go to meet with county staff, learn more about the new maps and look up their property online.

Proposed library locations and times are:
- Monday-Thursday, Oct. 31-Nov. 3: Upper Tampa Bay Library, 1224 Countryside Blvd. (2-7 p.m.; 2-6 p.m., Thu)
- Monday-Thursday, Nov. 7-10: James B. Reed Library, 1100 W. Beans Ave. (2-7 p.m.; 2-6 p.m., Thu)
- Monday-Thursday, Nov. 14-17: Ruskin Branch Library, One Ruskin Drive, South East, Ruskin (12-5 p.m.)
- Monday-Thursday, Nov. 21-24: Brandon Memorial Library, 1051 McIvor Street, Plant City (2-7 p.m.; 2-6 p.m., Thu)
- Monday-Thursday, Nov. 28-Dec. 1: Brandon Regional Library, 619 Yoderburg Dr., Brandon (2-7 p.m.; 2-6 p.m., Thu)

The Hillsborough County Citizen Action Center is also available to answer questions and address residents’ concerns about the new flood maps. Individuals can call 813-272-5900 anytime between 7am-11pm, 7 days a week.

To view the new digital flood maps, look up a property, see the areas that are changing flood zones and learn how Hillsborough County will be affected, visit www.hillsboroughcounty.org. For more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investments, visit www.FloodSmart.gov.
Levee Outreach Toolkit

- **Five audiences:** residents, community leaders, agents, realtors, media

- **Templated Materials:** letters, fact sheets, brochures

- **Other resources:** planning guides, timelines, web based resources
Additional Resources

- Consumer Web site
  www.FloodSmart.gov

- Agent Web site
  Agents.FloodSmart.gov

- NFIP/Bureau Site:
  bsa.nfipstat.com

- Map Service Center
  store.msc.fema.gov

- Map Modernization:
  www.fema.gov/plan/prevent/fhm/mm_main.shtm

- Levees:
  www.fema.gov/plan/prevent/fhm/lv_intro.shtm

- Insurance-Related Outreach Toolkit
  www.fema.gov/business/nfip/hillsbo1.shtm

- Agent Web site
  Agents.FloodSmart.gov

- FEMA Resource Library
  www.fema.gov/library

- FEMA Map Assistance Center
  1-877-FEMA MAP

- New NFIP Logo
  - www.floodsmart.gov/assets
  - User Name: AssetUser (case sensitive)
  - Password: C0nN3ct&m@r7 (case sensitive)
QUESTIONS?

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