



FEMA

Risk Communication Activities in the NFIP CRS Program

2020 INTERAGENCY FLOOD RISK MANAGEMENT TRAINING SEMINARS

February 26, 2020

RiskMAP
Increasing Resilience Together



CRS Summary Quick Look. . .

- ✓ Voluntary program since 1990
- ✓ Insurance premium reductions that recognize FPM “BMPs”
- ✓ Based on “CRS Class Ratings,” - Class 9 to Class 1
- ✓ Recognizes 19 creditable activities of 100 elements
- ✓ Tremendous growth
 - ✓ 70% of all NFIP policies in CRS communities
 - ✓ Annually, 50 new communities each year
 - ✓ Annually, 75 communities advance in CRS Class
- ✓ Many source of support and assistance

330 – Outreach Projects

Flood & Hurricane Awareness Expo

Learn What Your Community Is Doing To Reduce Flood Risks

Brought to you by:
Community Rating System

HURRICANE SEASON TIPS

Terms to Know

Hurricane - a spinning storm that forms over warm tropical waters with windspeeds of 74 miles per hour or more.

Tropical storm - a spinning storm that forms over warm tropical waters with windspeeds ranging from 39 to 73 miles per hour.

Hurricane "watch" - an announcement of possible hurricane conditions.

Hurricane Evacuation

Hurricane season begins June 1st and continues through October 31st. A hurricane "watch" is an announcement of possible hurricane conditions that may affect a particular area within 36 hours. A hurricane "warning" is an announcement of possible hurricane conditions that are expected to affect a particular area within 24 hours. If a hurricane warning is received in your area, it is important to evacuate as soon as possible after the warning is issued, or to move to sturdy and on high ground. **DO NOT** return to your home until you are told it is safe to do so. Remember, 3 out of 10 hurricane related deaths or injuries are caused by people who do not evacuate when the hurricane makes landfall.

EVACUATE WHEN LOCAL AUTHORITIES ADVISE

Governor James G. Martin

HURRICANE EVACUATION

Floodproofing Open House

Wednesday, August 27, 1997
7:00 p.m. to 9:30 p.m.

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FLOOD SAFETY ACTIVITY BOOK

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Because the City of Dallas participates in the National Flood Insurance Program,

All Dallas residents can buy flood insurance!

OPE

#4 CREDIT Flood SAFETY 6
#5 Flood 125 6



Flood-prone areas of Santa Clara County Coyote Watershed

San Francisco Bay

Rain happens

Your property is located in a flood-prone area

Since 1968, the Santa Clara Valley Water District has been participating in FEMA's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas. This notice is sent every year to residents and property owners in the flood-prone areas of the county as part of a national flood awareness program and contains guidelines on what to do in the event of a flood and tips on how to protect your property.

Notice:
Flood-prone properties are determined through map interpretation. However, errors may occur, especially when properties are near the edge of flood zones or if the flood zone is small or narrow. If you want to verify the flood zone information, please call the water district's Community Project Review Unit at (408) 265-2607, ext. 2588.

Owners of multiple properties can determine which property this notice refers to by checking the Assessor's Parcel Number (APN) on the address label. The APN is the eight-digit number printed above and to the right of your name on the mailing panel of this brochure. Compare this number to the APN on your property tax record to identify the property.

You can view a map of flood zones in your neighborhood by visiting the water district's web site at www.valleymater.org. Click on "Look up your address," and enter your ZIP code and the street name. If you do not have access to the Web, call the Community Project Review Unit at the Santa Clara Valley Water District at (408) 265-2607, ext. 2588.

Your flood zone information

Check your flood zone designation. You can find this printed above and to the left of your name on the address label.

Your property is in a FEMA-designated Special Flood Hazard Area (SFHA). The properties in this flood zone have the greatest risk of flooding and sustaining damage in the event of a significant flood. Flood insurance is required if you live in a SFHA and if you have a federally-backed mortgage or a home equity loan. If you do not already have flood insurance, you should contact your insurance provider for more information.

If the designation is SCVWD:
Your property is in a flood-prone area as designated by the water district. These properties are generally at a lesser risk and may not be required to have flood insurance. However, flood insurance is available through the National Flood Insurance Program.

Flood insurance

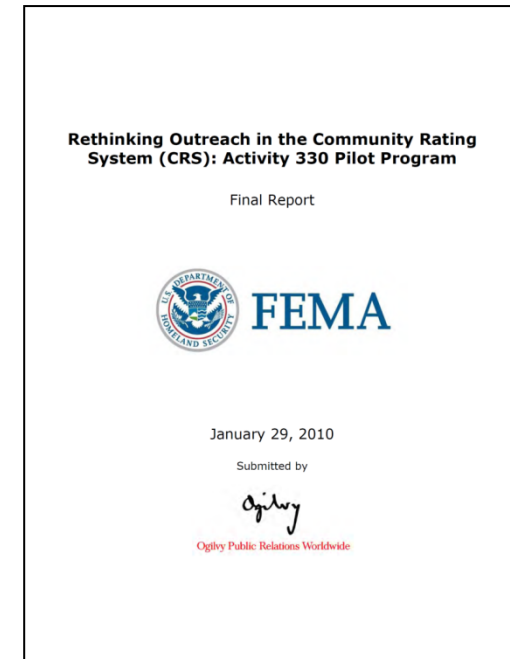
You don't need to live near water to be flooded. Nearly everyone is exposed to some flooding hazard caused by storms or water backup from storm drains or other systems. Flood damage is not covered by homeowners' policies. You can protect your home, business and belongings with flood insurance from the National Flood Insurance Program (NFIP). Contents coverage is separate, so renters can insure their belongings.

Since it takes 30 days for a flood policy to take effect, it is important to purchase flood insurance before flooding occurs. Contact your insurance agent or the NFIP at www.fema.gov/nfip/infocon.htm or call 1-888-CALL-FLOOD, ext. 100.

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2000's Research Findings

- ✓ Objective is to change behavior
- ✓ Good programs work: behavior changes
- ✓ Good programs:
 - ❖ Are locally tailored
 - ❖ Are positive
 - ❖ Say what people should do
 - ❖ Repeat the message
 - ❖ Repeat the message from different sources
 - ❖ Evaluate and revise



330 – Outreach Projects

Objective

Provide the public with information needed to:

- ✓ Increase flood hazard awareness
- ✓ Motivate actions to reduce flood damage
- ✓ Encourage flood insurance coverage
- ✓ Protect the natural functions of floodplains.

330 – Outreach Projects

Elements

- a. Outreach projects (OP) – max 200 pts
- b. Flood response preparations (FRP) - max 50 pts
- c. Program for Public Information (PPI)
 - up to 80 additional pts to OP credit total
 - up to 20 additional pts to FRP credit total
- d. Stakeholder delivery (STK)
 - up to 50 additional pts to OP if delivered by non-government

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332.a Outreach Projects (OP)

Clearly state what the audience should do – *Action!!*

- ✓ “Get a floodplain permit from...”
- ✓ “Buy contents coverage”, or

Provide basic information with a note on where to get more information

- ✓ “You are in a floodplain. Find out more by calling...”

Credit criteria

- 1) Project must be disseminated annually
- 2) At least one project must cover flood insurance



Table 330-1. CRS topics and example messages.

Six Priority Topics	<u>Example</u> Messages
1. Know your flood hazard	Your property is subject to flooding You are in a repetitively flooded area Drive safely: five people died in the _____
2. Insure your property for your flood hazard <u>NOTE: At least one project must include a message on this topic</u>	You need flood insurance Renters should buy flood insu _____ for their contents Take advantage of a low-cost preferred Risk Policy
3. Protect people from the hazard	Turn around, don't drown Know the flood warning signals: one long blast of the siren means a flash flood along Silver Creek Designate a place where your family can rendezvous after an evacuation order is issued
4. Protect your property from the hazard	Replace your flooded furnace with one elevated above the flood level Keep debris and trash out of the streams and ditches We can help you get a grant to elevate your home. Call us at _____
5. Build responsibly	Get a permit from . . . before you build Know the substantial damage rules (and the ICC benefits). You can see them at www..... All projects should be at least 10 feet from the property line so you don't alter the drainage between homes
6. Protect natural floodplain functions	Don't dump in the storm drains; they drain to the bay Protect our turtle nesting areas: stay off the beach after sunset Report broken silt fences: they help keep our streams clean

Examples

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Table 330-2. Basic scoring of example outreach projects (without a PPI).

Example Outreach Projects (OP)	A Points per topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) OP = Points per Project
OP#1. A brochure on flood insurance produced by FEMA is set out in various public places (informational material—1 point per topic).	1	1	1	1
OP#2. Local insurance agents have agreed to advise their clients that flood insurance is a good idea and give them the OP#1 brochure (general outreach—2 points per topic).	2	1	1	2
OP#3. Presentations are made to five neighborhood associations with messages under CRS topics 1, 2, 4, and 5. (general outreach—2 points per topic) The OP#1 brochure is handed out to everyone present.	2	4	5	40
OP#4. The neighborhood association presentation is taped and repeated twice a month on the public service cable TV channel. (general outreach—2 points per topic) This does not involve two-way communication, so it is counted as being delivered once a year.	2	4	1	8
OP#5. A mailing is sent each year to all residents of the SFHA. It has messages under the first five CRS topics. (targeted outreach—6 points per topic)	6	5	1	30



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332.b Flood Response Preparations (FRP)

- ✓ Messages for before, during, after a flood
- ✓ Typically a “package” of materials



RE-ENTRY

BE PATIENT. You won't be able to return to your home or business until search and rescue operations are complete and safety hazards, such as downed power lines, are cleared. It may take time for emergency crews to reach your neighborhood.

- Have valid ID with your current address. Access to affected areas will be controlled by security checkpoints.
- Avoid driving, especially through water. Roads may have debris which can puncture your tires!

Once you arrive home, walk around your home or business from the outside first to survey damage and enter with caution.

- Open windows and doors to ventilate and dry your home.
- If you suspect a gas leak, leave immediately and notify the Fire Department.
- If your home has been flooded, have a qualified licensed electrician inspect the electrical system and appliances before turning the power back on.

- Always supervise children-DO NOT WADE IN FLOOD WATERS.
- Be aware of snakes, insects, alligators or animals driven to higher ground by floods.
- Be extremely careful with a chain saw and follow all safety precautions.
- Call professionals to remove large, uprooted trees, etc.
- Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, long-sleeve shirts and long pants. Tie back long hair, wear a hat and sunscreen.
- Drink plenty of fluids, rest and ask for help when you need it.
- Don't burn trash.

CLEAN-UP & REPAIRS

- Know what your homeowner's or renter's insurance policy covers and what you will need to submit a claim. Make temporary repairs to correct safety hazards and minimize further damage. Take photographs of all damage before repairs and keep all receipts.



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Credit points for FRP

- (a) Informational materials: 1 point/topic
- (b) General outreach projects: 2 points/topic
- (c) Targeted projects: 6 points/topic

Table 330-3. Scoring of example FRP projects (without a PPI).

Example Flood Response Projects (FRP) (See Figure 330-1)	A Points per Topic	B # of Flood- related Topics	C # of Times Delivered	(A x B x C) FRP = Points per Project
FRP#1. Media kit with background information for reporters	2	5	1	10
FRP#2. Radio public service announcements	2	2	1	4
FRP#3. Door hangers for flooded homes	6	5	1	30
FRP#4. Handouts on grant programs	1	1	1	1
Total FRP =				45

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Howard County Department of Fire and Rescue Services

June 3 · 🌐

REMINDER: Steer Clear of Flooded Roads. Turn Around

ROAD CLOSED AHEAD

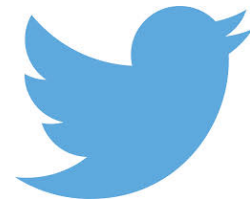
STEER CLEAR *of* FLOODED ROADS

- Never drive on flooded roads – almost half of flood deaths happen in vehicles.
- 6 inches of water is enough to cause you to lose control of your vehicle.
- If you encounter flood waters on a roadway, Turn Around, Don't Drown®.

FEMA

👍 17

21 Shares



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Howard County Government shared a post.

August 13 at 3:17 PM · 🌐

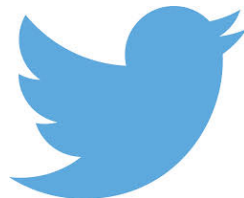
WEATHER REMINDER: The [US National Weather Service Baltimore/Washington](#) has issued a FLASH FLOOD WATCH for Howard County, in effect until 10:00 p.m. tonight, August 13. Slow moving showers and thunderstorms this afternoon and evening will be capable of producing intense rainfall rates that could lead to flash flooding. In addition, these storms could produce localized damage due to gusty winds.

Please REMEMBER, if you come upon a flooded roadway, TURN AROUND, DON'T DROWN. It takes just a mere six inches of fast-moving flood water to knock over an adult, 12 inches of rushing water to carry away a small car and two feet of rushing water to carry away most vehicles.

Also, if you lose power, to report a power outage to [MyBGE](#), call 1-877-778-2222 or visit www.bge.com. If you smell natural gas or see a downed power line, leave the area immediately and then call BGE's emergency line at 1-800-685-0123. [Potomac Edison](#) customers, to report a power outage call 1-888-544-4877 (call this number to report a downed power line) or visit <https://bit.ly/2MovXSI>.

To report a downed tree on a County roadway, call the County's non-emergency number at 410-313-2200.

For the most up-to-date weather forecast and information, tune to your local news television and/or radio station.



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332.c Program for Public Information (PPI)

Credit criteria

1. Committee
2. Assess public information needs
3. Formulate messages
 - ✓ Can add four more
4. Identify projects
5. Other initiatives
6. Document
7. Monitor/evaluate



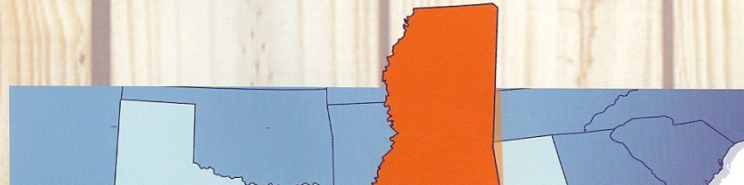
M I S S I S S I P P I

HOMEOWNERS HANDBOOK TO PREPARE FOR NATURAL HAZARDS

Pages 330-17 – 18

33

(K)



ational Flood Insurance Program
Increased Cost
of Compliance
Coverage

30% increase in credit for PPI projects

Benefit



Published by the
Mississippi-Alabama Sea Grant Consortium
July 2010
Version 1.1



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Important Note

- A PPI by itself receives **NO** CRS credit.
- Outreach Projects associated with the PPI receive credit.
- There must be a correlation between Outreach Projects and the PPI.
- PPI messages must be added to OP's.

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Common Reasons for Reduced PPI Credit

1. Lack of information of committee makeup and meetings
2. No inventory of existing projects
3. Copying CRS examples verbatim
4. No review of other CRS activities
5. Unclear message and project list
6. OP projects submitted for credit not mentioned in the PPI
7. OP projects don't convey the same messages listed in the PPI

PPI Worksheet						
Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Target Area 1. Coastal floodplain residents	Topic 1 message: Find out about your flood hazard	Increase in the number of map information inquiries	320 map info service to include info on flood depths, wave heights, and past floods (320)	Floodplain manager	Start as soon as staff has the maps	
			OP 3. Presentations to five neighborhood associations	Floodplain manager	Set up the five presentations by January 31	Neighborhood associations
			OP 4. Cable TV to show the neighborhood association presentation	Floodplain manager and public information officer	Tape the first two presentations and use the best scenes	Neighborhood associations, Cable TV company
		Increase in the number of website hits	OP 5. Mailing sent each year to residents of the SFHA.	Floodplain manager and public information officer	Disseminate in May, before hurricane season	
			New website page will show flood depths and LHMVA boundary (350)	Floodplain manager and webmaster	Have on line by May 1 start of hurricane season	
			Increase in the number of people getting tech assistance	Floodplain manager to explain depths, waves, and past floods when providing assistance (360)	Floodplain manager	Start as soon as staff has the maps

**Developing a
Program for Public Information
for Credit under the
Community Rating System
of the
National Flood Insurance Program**



2014

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CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator's Manual.

Use the menu above to find resources organized by CRS Activity.

⊕ [Download the 2013 CRS Coordinator's Manual](#)

CRS Outreach Closing

- Messages of action motivate the consumer
- Messages repeated from several sources raise credibility
- Calculating credits is tedious. . . yes it is
- PPIs. . . are the way to go
- Good outreach works!