Risk Communication Activities in the NFIP CRS Program

2020 INTERAGENCY FLOOD RISK MANAGEMENT TRAINING SEMINARS
February 26, 2020
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 community es advance in CRS Class
✓ Many source of support and assistance
330 – Outreach Projects
330 – Outreach Projects

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

All Dallas residents can buy flood insurance!

Your property is located in a flood-prone area

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

If the zone is X, Y, or AE, your property could be at risk of flooding. This zone indicates that your property is located in a floodplain. You are encouraged to purchase flood insurance.

If the zone is not X, Y, or AE, your property is not located in a floodplain. You are encouraged to verify your flood risk and purchase insurance if needed.

Flood-prone areas of Santa Clara County Coyote Watershed

Rain happens

Your property is located in a flood-prone area

Since 2006, the Suisun Slough Valley Water District has been participating in FED's national program to increase awareness of the possibility of flooding in areas designated as Special Flood Hazard Areas.

This initiative is designed to enhance property owners' knowledge of the flood-prone areas of the county as part of a nationwide education program and to raise awareness of what to do in the event of a flood and how to protect their property.

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.

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If the zone is not X, Y, or AE, your property is not located in a floodplain. You are encouraged to verify your flood risk and purchase insurance if needed.

Flood insurance

You don't need to live near water to be affected. Nearly everyone is exposed to some flooding hazard caused by surface or water backup from sewers, drains, or other systems. Flood damage is not covered by homeowner's policies. You can protect your home, business and belongings with flood insurance from the National Flood Insurance Program (NFIP). Contact your insurance provider for more information.

If you do not have flood insurance, you should contact your insurance provider for more information.

FEMA/NFIP/CRS

Visual 330-4
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
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
330 – Outreach Projects

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>
<thead>
<tr>
<th>Six Priority Topics</th>
<th>Example Messages</th>
</tr>
</thead>
</table>
| 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 **NOTE: At least one project must include a message on this topic** | You need flood insurance  
Renters should buy flood insurance 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 |
### Table 330-2. Basic scoring of example outreach projects (without a PPI).

<table>
<thead>
<tr>
<th>Example Outreach Projects (OP)</th>
<th>A Points per topic</th>
<th>B # of Flood-related Topics</th>
<th>C # of Times Delivered</th>
<th>(A x B x C) OP = Points per Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>OP#1. A brochure on flood insurance produced by FEMA is set out in various public places (informational material—1 point per topic).</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>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).</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>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.</td>
<td>2</td>
<td>4</td>
<td>5</td>
<td>40</td>
</tr>
<tr>
<td>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.</td>
<td>2</td>
<td>4</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>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)</td>
<td>6</td>
<td>5</td>
<td>1</td>
<td>30</td>
</tr>
</tbody>
</table>
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.
330 – Outreach Projects

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).

<table>
<thead>
<tr>
<th>Example Flood Response Projects (FRP) (See Figure 330-1)</th>
<th>A Points per Topic</th>
<th>B # of Flood-related Topics</th>
<th>C # of Times Delivered</th>
<th>(A x B x C) FRP = Points per Project</th>
</tr>
</thead>
<tbody>
<tr>
<td>FRP#1. Media kit with background information for reporters</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>FRP#2. Radio public service announcements</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>FRP#3. Door hangers for flooded homes</td>
<td>6</td>
<td>5</td>
<td>1</td>
<td>30</td>
</tr>
<tr>
<td>FRP#4. Handouts on grant programs</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total FRP</td>
<td></td>
<td></td>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>
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
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.
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
30% increase in credit for PPI projects
Important Note

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