



FEMA

W-05002

January 25, 2005

MEMORANDUM FOR: Write Your Own Principal Coordinators and the
NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – January/February Newsletter of the NFIP Marketing
Campaign

Read on for the latest from FloodSmart! In this issue:

Check out our new layout. New sections include “Flood Facts” and the “2005 Conference Update.” Learn about winter flooding and the resources available to help your clients including a special Co-Op incentive for California agents. Also, find out about the latest developments regarding levees and possible map changes.

Please take a moment to read this valuable resource and pass it along to your agents. You can use the information in your newsletters, publications, or list-serve e-mails. If you have any questions or need additional information, please contact floodsmart@ogilvypr.com.

Attachment

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Marketing, Underwriting

A Winter Waterland

The holidays are over but the winter flood season is in full swing. Every part of the United States is at risk for winter flooding. In the past 11 years, every single FEMA region in the U.S. has experienced a winter flood event. Since many consumers are focused primarily on ice and snow this time of year, this is the time to remind customers to think about their winter flood risk.

Quick Thaws, Ice Jams, El Niño, and More

A number of conditions can cause winter flooding. A mid-winter or early spring thaw can produce high amounts of runoff in a short period of time. Ice jams and Nor'easters also produce floods. According to the National Oceanic and Atmospheric Administration (NOAA), a weak el niño still persists and may have an effect on California during the 2005 rainy season. And predictions for the upcoming year show Texas having a 50 to 60 percent chance of seeing wetter than normal conditions.



In fact, winter flooding is so prevalent that California, Washington, and Oregon issued winter weather advisories to warn the public about the threat of winter floods and precipitation. NOAA reports that in the last three winters, these three states alone accounted for more than 100 flood events and \$7 million worth of flood damage. This winter has already brought flooding, due to heavy rains, in the southwestern United States. California, Utah, and Nevada have all experienced widespread, devastating mudflows and massive flooding in January. The winter rainy season continues through March and threatens to bring more flooding to already saturated areas.

FloodSmart Winter Flood Materials for Agents and Customers

FloodSmart has created a list of marketing tips and an agent fact sheet to help communicate the risks of winter flooding to customers. The fact sheets contain critical information about the increased flood risk in California and can be personalized for other areas at risk. FloodSmart urges you to use this information when you talk with customers about the value of acquiring and retaining flood insurance policies.

For more information about winter flooding and agent materials visit us at <http://www.floodsmart.gov/> or contact FloodSmart@ogilvypr.com.

Behind the Levee, Flood Risk is Still Real

Communities along at least **15,000 flood-prone miles** of the U.S. are separated from major flooding events by levees designed to hold back floodwaters. But, like all man-made structures, levees require ongoing maintenance. Aging levees may put properties at increased risk for floods. New or modernized levees can lessen the risk - but they don't eliminate it altogether.

As levees are maintained, modernized, and developed, properties may be taken out of high risk (Special Flood Hazard) areas as a result of a Letter of Map Change (LOMC). When this happens, the purchase of flood insurance is no longer mandatory. However, rains and runoff still cause flooding behind the levee, and homeowners should be aware of the risk for widespread flooding if the levee were ever compromised.

Snapshot: Sacramento Levee Impact on Insurance

Later this winter, improvements in the flood-protection system around Sacramento, Calif. will take nearly 50,000 properties out of the high risk area. Though flood insurance will no longer be mandatory, property owners will still be at risk for flooding. The NFIP has recently created a streamlined process to allow property owners to easily retain their coverage (and at a much lower cost) by converting their existing standard rated policy (residential or non-residential) to a less expensive Preferred Risk Policy (PRP) without a change in their policy's effective date.

FloodSmart encourages all agents to talk with customers living near levees about their flood insurance options and encourage them to take advantage of flood protection, at the lower PRP cost. For more information about converting a standard policy to a PRP, contact your insurance company or FloodSmart@ogilvypr.com for a *SFIP to PRP* fact sheet. For more information about the Sacramento flood-protection system, contact <http://www.safca.org/>.



Q: What state reported more than 50 flood events totaling more than \$6 million in damage last winter?

A: California reported more than \$6 million worth of damage between December of 2003 and February of 2004.

Q: 2004 is the 40-year anniversary of what winter flooding event?

A: 2004 is the 40-year anniversary of the great Oregon flood. The winter flood caused more than \$16 million worth of damage in two counties which equates to \$90 million today.

Sign Up for the Newsletter

If you do not already receive this newsletter, send your name, company and email address to [FloodSmart to subscribe](mailto:FloodSmart@ogilvypr.com).

News You Can Use

New Year's Resolution: Get FloodSmart & Sign up for Free Leads

Have you signed up to receive free leads generated by NFIP marketing activities? Update your contact information with our Leads Program. It's easy—simply visit www.FloodSmart.gov/agent, download and complete the leads form, and fax it to 321-978-0333. It can take up to 30 days for your name to appear in the online referral through <http://www.floodsmart.gov/>.

NFIP Agent Co-Op Program

The Co-Op program is available to all agents, WYO companies and insurance associations. The program provides pre-approved customizable ad templates for local and regional advertising. The Co-Op program will provide up to 75 percent of the cost of ad placement. There is no approval needed for the ad; creative is pre-produced and customizable, the reimbursement process is streamlined, plus additional funds are provided to agents who have completed approved flood training.

Co-Op Special Incentives

The NFIP has launched its first special incentive program to provide additional reimbursements for local advertising. Targeted ads have been created especially for California agents to use during the winter rainy season. The California special will run through the month of February. Additional ads will be created throughout the year and focus on different regions including a new Map Modification ad to be released at the end of the month. Visit www.FloodSmart.gov/agents for details.

2005 Conference Update

FloodSmart looks forward to seeing you at the National Hurricane Conference, March 21-25, 2005 in New Orleans, LA.

Adwatch

Look out for NFIP commercials on these networks:

Bravo	Speed
Court TV	CNBC
ESPN News	Fox News
TV Land	Weather Channel
National Geographic	Spike
CNN	Comedy Central
Hallmark	Lifetime
Discovery	USA
FX	Nick at Nite

FloodSmart Marketing Materials

You can order marketing materials from FEMA.

Email us at FloodSmart@ogilvypr.com to order your electronic copies today.

Capture the Flood Contest

Submit your flood photo today. Contest deadline Feb. 28, 2005. Send to The FloodSmart Team, 10B Glenlake Parkway, North Tower—Fourth Floor, Atlanta, GA 30328. Please be sure to tell us your name, phone number, and when and where you captured the flood event.