

NATIONAL FLOOD INSURANCE PROGRAM

Flood After Fire Campaign

FY22



Welcome & Introductions



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Resources Available:

- [15-second](#) and/or [30-second](#) educational videos on mudflow
- [Why Do I Need Flood Insurance](#) brochure

Remember to...



Please keep your microphone
and phone muted.



Please direct all questions to
the chat where they will be
answered promptly by our
monitors.

Agenda



- Flood After Fire Risks
- Why Flood Insurance?
- Statistics, Trends and Stories
- FY22 Flood After Fire Campaign
- Marketing Tactics and Deliverables
- Creative Concepts
- You and the NFIP
- External Sites and Training
- Q&A
- Stay Connected

The National Flood Insurance Program (NFIP)

Mission of the NFIP

Educate residents and business owners on flood risk

Provide flood insurance

Accelerate recovery from flood damage

Mitigate future flood losses through floodplain regulation

Reduce the personal and national costs of disaster

Through FEMA's NFIP does 3 things:



Identify
flood risk



Mitigate
flood risk



Insure
flood risk

Flood After Fire Risks

Understanding Flood After Fire Risks

- No state is risk-free, but the Mountain and Western states are among those most exposed to wildfire
- In the Western U.S., fire season runs from late spring until seasonal rains and snow arrive
- The damage from wildfires increases:
 - The overall risk of flooding downstream and downslope from burned areas
 - The risk of flash flooding
 - The risk of destructive mudflows



Change in Flood Risk

- Conditions for flash flooding and mudflow
 - Burned vegetation
 - Charred soil
- Less rain is required to produce flooding
- Elevated flood risk for five or more years

Flood After Fire

Did you know wildfires dramatically alter the terrain and increase the risk of floods? Excessive amounts of rainfall can happen throughout the year. And properties directly affected by fires and those located below or downstream of burn areas are most at risk for flooding.

- 1 During normal conditions, vegetation helps absorb rainwater.
- 2 But after an intense wildfire, burned vegetation and charred soil form a water repellent layer, blocking water absorption.
- 3 During the next rainfall, water bounces off of the soil.
- 4 As a result, properties located below or downstream of the burn areas are at an increased risk for flooding.

Degree of Land Slope
Higher degrees of land slope speed up water flow and increase flood risk.

Flash Floods
Intense rainfall can flood low-lying areas in less than six hours. Flash floods roll boulders, tear out trees and destroy buildings and bridges.

Mudflows
Rivers of liquid and flowing mud are caused by a combination of brush loss and subsequent heavy rains. Rapid snowmelt can also trigger mudflows.

Reduce your risk. The time to buy flood insurance is now. Contact your local insurance agent for more information or visit the National Flood Insurance Program at [FloodSmart.gov/wildfire](https://www.floodsmart.gov/wildfire).

Statistics, Trends and Stories



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Wildfire Trends

- In 2020 nearly 80% of the region around and west of the Rocky Mountains had some drought, with wildfires fueled by lightning, parched vegetation, and other effects of warmer temperatures
- The Colorado Cameron Peaks fire consumed 206K acres through October 2020, the largest fire in state history
- In California, more than 4.13 million acres burned as of October 2020, with five of the six largest fires on record
- Fire season across the West has been starting earlier and ending later each year, a roughly 75-day increase
- Scientists expect to see wildfires increase in frequency, extent, and severity as conditions let fires start more easily and burn hotter



Sources:

<https://earthobservatory.nasa.gov/images/147443/record-setting-fires-in-colorado-and-california>

<https://inciweb.nwcg.gov/incident/6964>

<https://www.fire.ca.gov/incidents>

<https://climate.nasa.gov/news/2912/satellite-data-record-shows-climate-changes-impact-on-fires>

Survivor Story: The Risk and Impact of Flood After Fire



MARK SEASTROM
FIRE DEPARTMENT FIRE CAPTAIN, VENTURA, CA

Why Flood Insurance?



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The Importance of Flood Insurance

- Floods are the #1 natural disaster in USA
- One inch of flood water can cost up to \$25,000 in damage
- Nationally, we have had over 2.5M claims historically. Paying \$73.5B in flood damages. 27% of those come from low to moderate flood zones paying over \$21B in flood claims.
- Most people do not have flood insurance policies



Disaster Assistance vs. NFIP

- Homeowners and renters insurance usually doesn't cover flood damage
- Disaster assistance is limited, and contingent on several factors



Average disaster grant
\$5,000

Average claim payment
\$69,000

Who Can Purchase Flood Insurance?

- Residents and/ or business owners in an NFIP Participating Community can purchase a flood insurance policy from the NFIP.
 - Over 24,000 communities participate in the NFIP.
- A property does **not** have to be in a Special Flood Hazard Area or high-risk flood zone to purchase flood insurance.
- Residents and business owners should contact their local agent to purchase a flood insurance policy. If they don't have an agent, visit [FloodSmart | Flood Insurance Provider View](#)
- Renters can purchase a contents only policy.



Overcoming Common Misconceptions

Myth

"I have homeowners or renters insurance, so my property is covered."

"If my property is hit by a flood, disaster assistance will bail me out."

"My house is on a hill, so water drains away. I'm safe."

"My area has never flooded, so I've got history on my side."

"There was a flood in my neighborhood 20 years ago and I live in a 100-year floodplain. So, nothing's going to happen in my lifetime."

Fact

Most homeowners and renters insurance does not cover damage from flooding.

Federal disaster assistance is not a guarantee and has strict eligibility requirements.

Your risk may be lower, but not eliminated. Anywhere it rains, it can flood.

There are many constantly changing conditions that impact flood risk. The past is not a guarantee.

A "100-year floodplain" means there is, on average, a 1% chance of flooding each year.



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NATIONAL FLOOD INSURANCE PROGRAM

Flood After Fire Campaign

FY22



Flood After Fire Campaign

Goal

Help residents and business owners of burn scar areas and the insurance agents that serve them understand flood risk after fire and take well-informed action.

Outcome

We want customers to take informed actions that indicate progress toward our goal such as:

- Visit [FloodSmart.gov/wildfires](https://www.floodsmart.gov/wildfires)
- Find out what is covered by flood insurance
- Contacting an agent or find a provider

Core Message

“Protect the life you’ve built before *and after* a wildfire with flood insurance.”

The damage from wildfires doesn’t stop when the fire burns out. The risk of flooding skyrockets until vegetation is restored - up to 5 or more years after a wildfire. That means you don’t just need to protect yourself against the risk of the next wildfire, but also from the flood risk that the last wildfires have brought to our community.

Flood After Fire Campaign

Timing:

Phase 1: Social Media + Email Outreach, Web Updates
October 2021

Phase 2: Paid Digital Campaign, Email + Webinar Outreach
Paid Launch - January 10th to March 10

Geographic Region:

FEMA Region 8: Colorado, Montana, Utah

FEMA Region 9: California, Nevada, Arizona

FEMA Region 10: Washington, Oregon, Idaho

The campaign will reach across 3 FEMA Regions and 12 States, with the paid digital marketing deployed in 264 zip codes in California, Southern Oregon, and Arizona.

Audience Targeting:

- Residents and business owners downstream from 5-year historic burn scar
 - National Risk Index
- Secondary audiences with influence, including agents

Key Performance Metrics:

- Awareness & Understanding: Reach and brand metrics
- Well-Informed Actions: Quality traffic and engagement
- Acquisition: Events on landing pages



Marketing Tactics

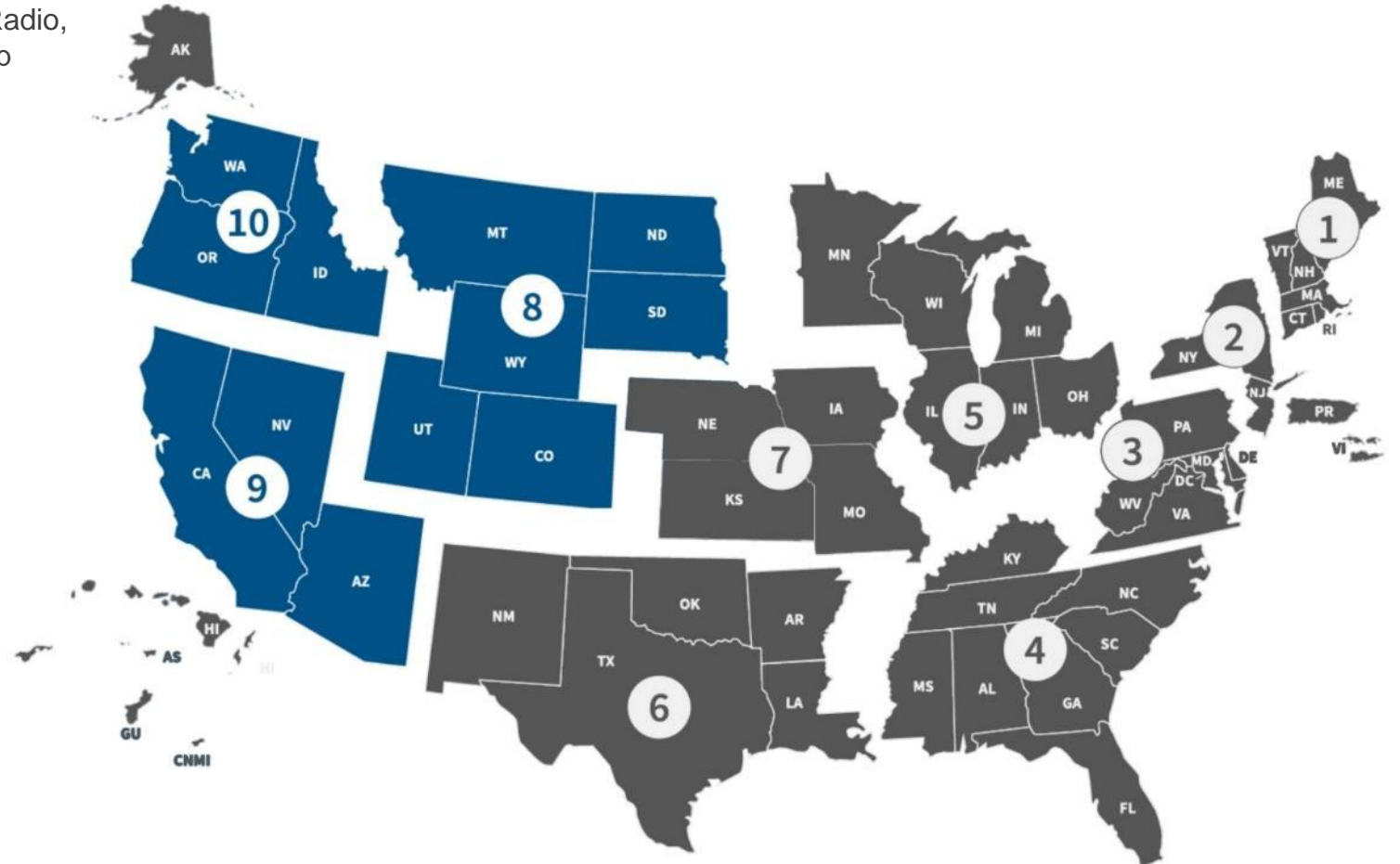
Five Key Marketing Tactics

Paid	Organic	Owned	Earned	Web
<p>Promote flood insurance thru paid digital advertising channels</p> <p>Launch January 10th</p> <p><i>Digital Banners Ads</i> <i>Digital Video</i> <i>Digital Radio</i> <i>NFIP LinkedIn</i> <i>Search Engine Marketing</i></p>	<p>Promote the campaign thru non-paid channels and organic State, Local, Tribal and Territorial (SLTT) network channels</p> <p><i>Social Media</i> <i>Email Campaign</i> <i>Webinars</i></p>	<p>Promote the campaign thru non-paid channels and owned (Industry, Agents, FEMA and Federal) partnerships</p> <p><i>Agent Email Campaign</i> <i>Webinar</i></p> <p>FEMA Programs and Federal Partners Promote the campaign thru program and partner channels <i>Newsletters</i></p>	<p>Promote the campaign thru earned media channels</p> <p><i>Satellite and Radio Media Tour Schedule for February across 16 Designated Market Areas</i></p>	<p>Promote the campaign thru updated or new campaign landing pages</p> <p><i>Consumer Landing Page</i> <i>Floodsmart.gov/wildfires</i></p> <p><i>Agent / Stakeholder Landing Page</i> <i>Agents.floodsmart.gov/wildfire</i></p>

Flood After Fire Campaign



-  Organic, Owned, Earned, and Web
-  Paid Media (Digital, Radio, and LinkedIn) 264 Zip Codes





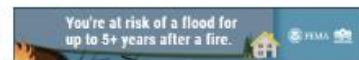
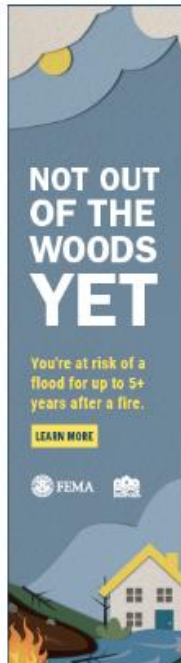
FY22 Flood After Fire
Creative



FEMA



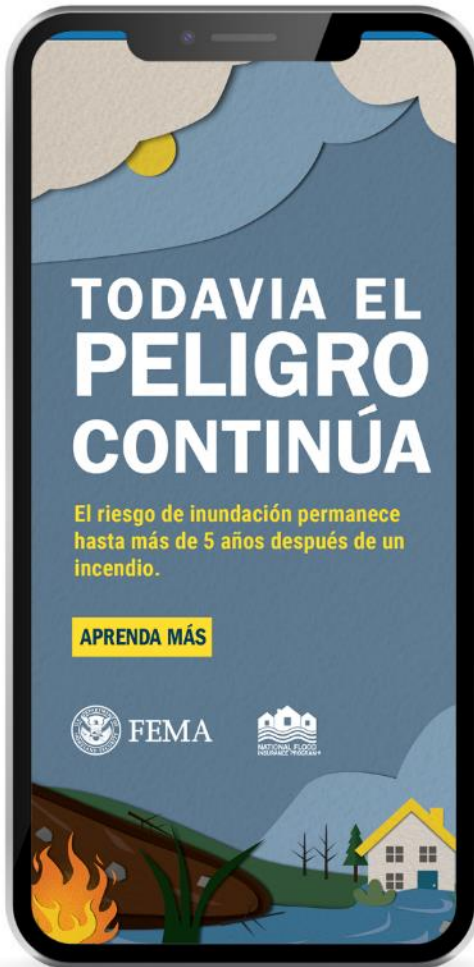
Static Banner Ads – Version A



Static Banner Ads – Version B



Spanish Static Banners/ A+B Testing



Radio Scripts | :30s & :15s

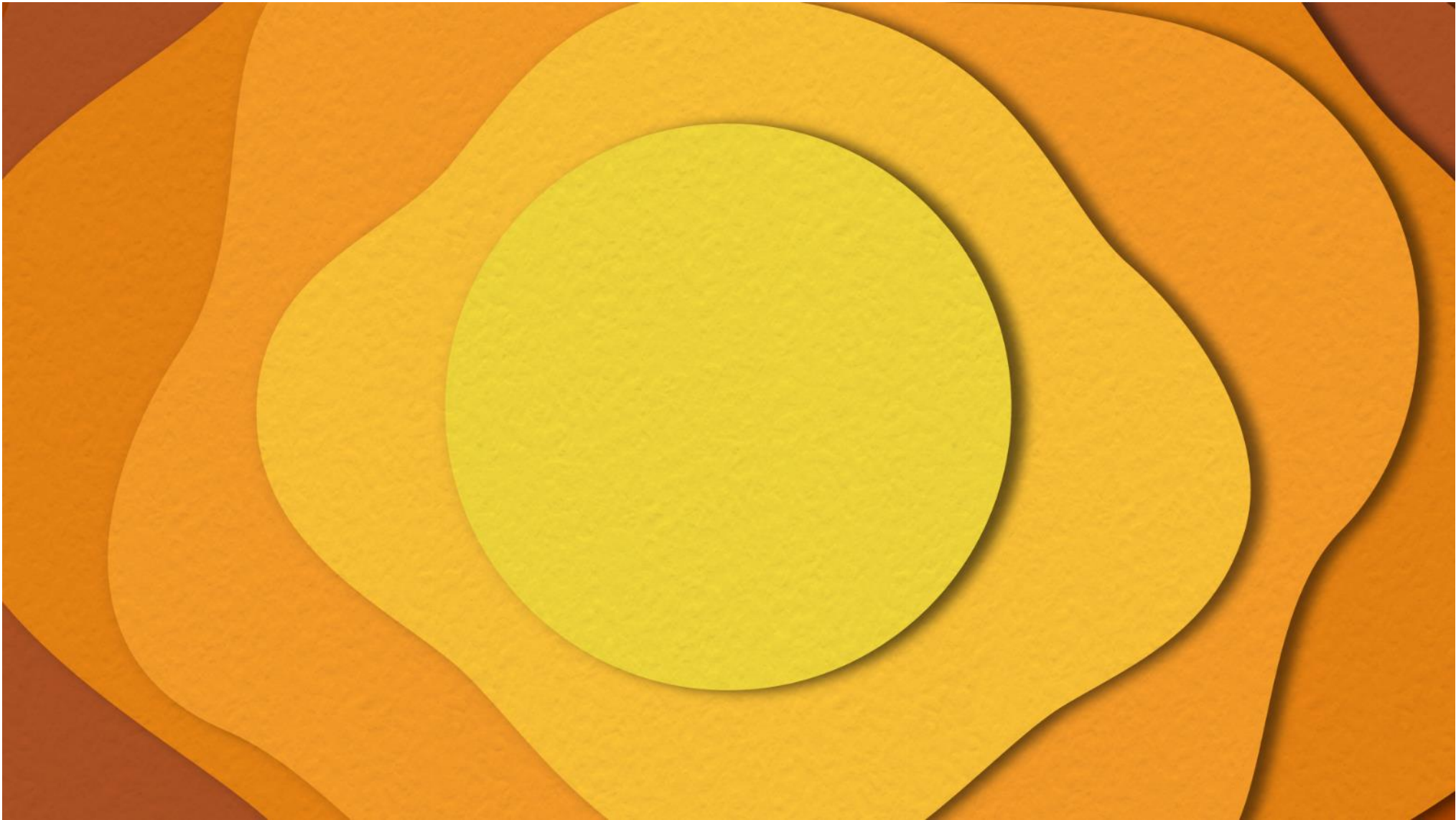


MUSIC: THEME UP.

ANCR: We just can't seem to catch a break, huh? So many rough fire seasons--but we made it through. And now, there's another risk. All that charred soil and burnt vegetation can lead to floods and mudflow. I know... But you've got this, too. And one way to get this... is to get *this*: Flood insurance. There's no rest for the West, but with flood insurance, you can rest assured that you're ready for whatever else nature throws at you! Protect the life you've built at [Floodsmart-dot-gov/wildfires](https://www.floodsmart.gov/wildfires).

MUSIC: THEME UP.

ANCR: Our fire seasons have been rough... and now there's another threat. The charred soil means an increased risk of flooding. With flood insurance you'll have a chance to build back stronger. Be ready for what comes next, visit [Floodsmart-dot-gov/wildfires](https://www.floodsmart.gov/wildfires).



Music up and under.



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ANNOUNCER: If it's not one thing...



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ANNOUNCER: ... it's another.



FEMA





ANNOUNCER: And now we have to prepare...



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NATIONAL FLOOD
INSURANCE PROGRAM®



ANNOUNCER: ...for the next thing: Floods.



FEMA





ANNOUNCER: After a wildfire, the charred soil and burnt vegetation can lead...



FEMA





ANNOUNCER: ... to a bigger risk of flooding and mudflow.



FEMA





ANNOUNCER: With flood insurance, you can be ready for nature's next test.



FEMA





ANNOUNCER: There's just no rest for the West.



FEMA





ANNOUNCER: But at least you can rest assured that you have flood insurance.



FEMA





ANNOUNCER: Protect the life you've built.



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[Floodsmart.gov/wildfires](https://www.floodsmart.gov/wildfires)



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ANNOUNCER: Visit [Floodsmart.gov/wildfires](https://www.floodsmart.gov/wildfires).



Hi-Impact Placements

Premium inventory reaching the right users across the digital ecosphere:

Display, Native,
Online Video, Social

Connected
TV

Audio

SEM



hulu



The New York Times

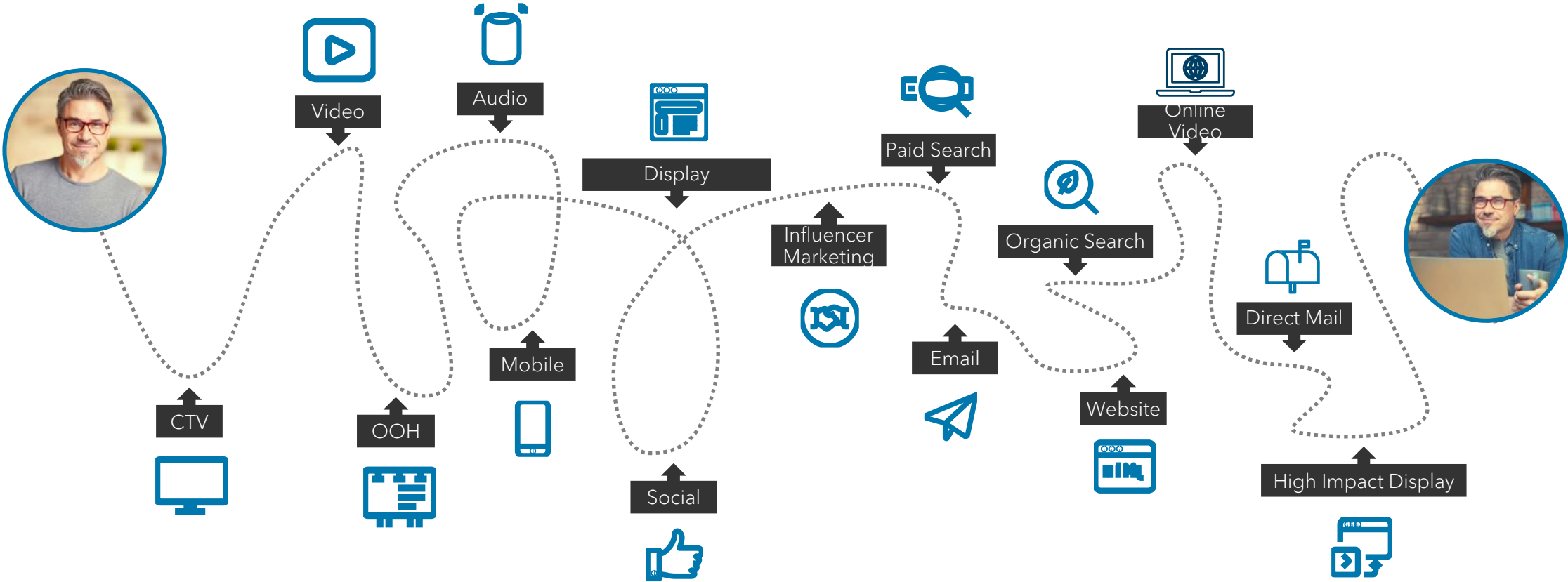


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Marketing Campaign Journey

- Reaching target audiences throughout the customer journey across channels

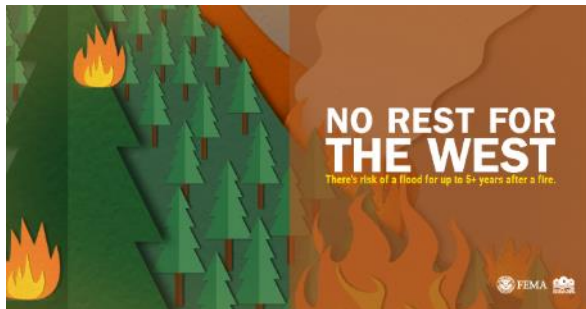


FY22 FAF Paid LinkedIn Campaign Overview

Goals

- Augment awareness of the NFIP within the agent community
- Provide educational resources to help agents increase flood insurance policy sales
- Increase LinkedIn engagement, qualified followers, and clicks to Agents.Floodsmart.gov

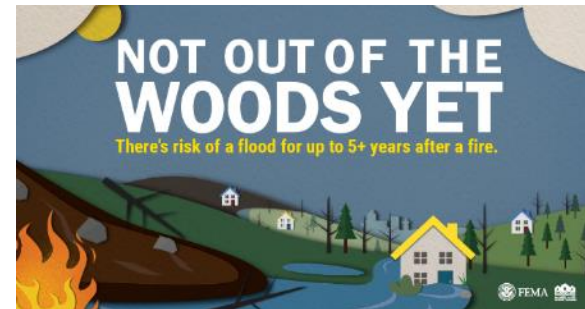
Phase 1



Phase 2 – Scenario 1



Phase 2 – Scenario 2 Test A



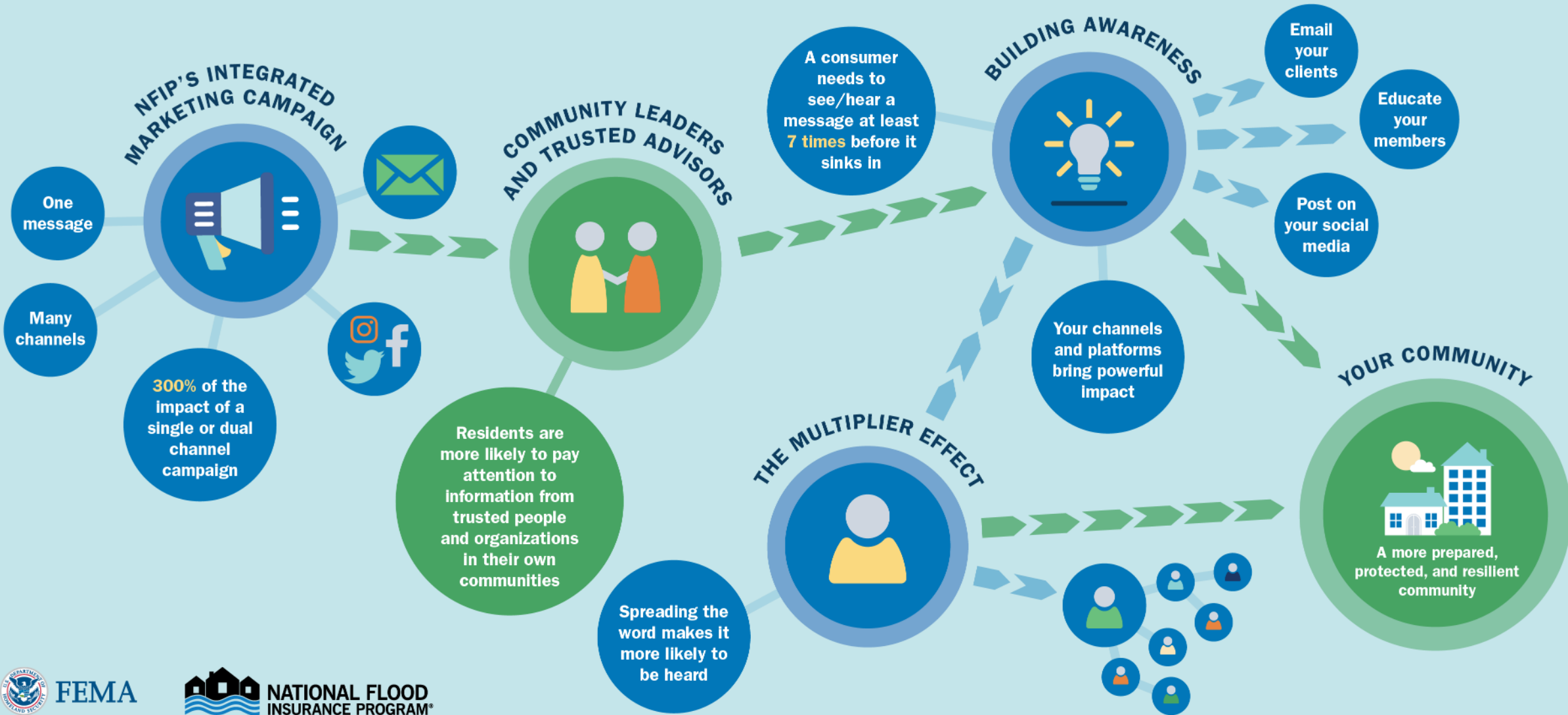
Phase 2 – Scenario 2 Test B



You and the NFIP Get Involved in the Campaign!

The Vital Element in Flood Risk Awareness is: YOU

FEMA's National Flood Insurance Program is running an educational campaign to raise awareness and encourage consumers to protect the lives they've built with flood insurance. And we couldn't do it without you.



Flood After Fire Resources For You

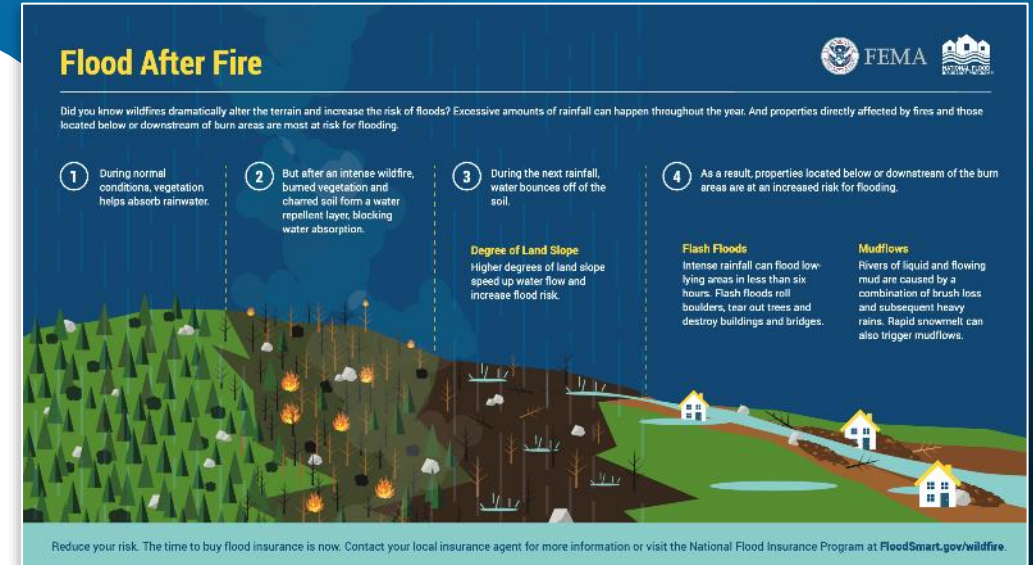
Get involved in 3 easy steps!

Step 1: Download marketing materials from Agents.FloodSmart.gov/FloodAfterFire :

- Social posts
- Infographics
- Fact Sheets
- Talking Points

Step 2: Share content on your social platforms and via email

Step 3: Embed marketing materials on your website like our Survivor Stories videos



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More Resources

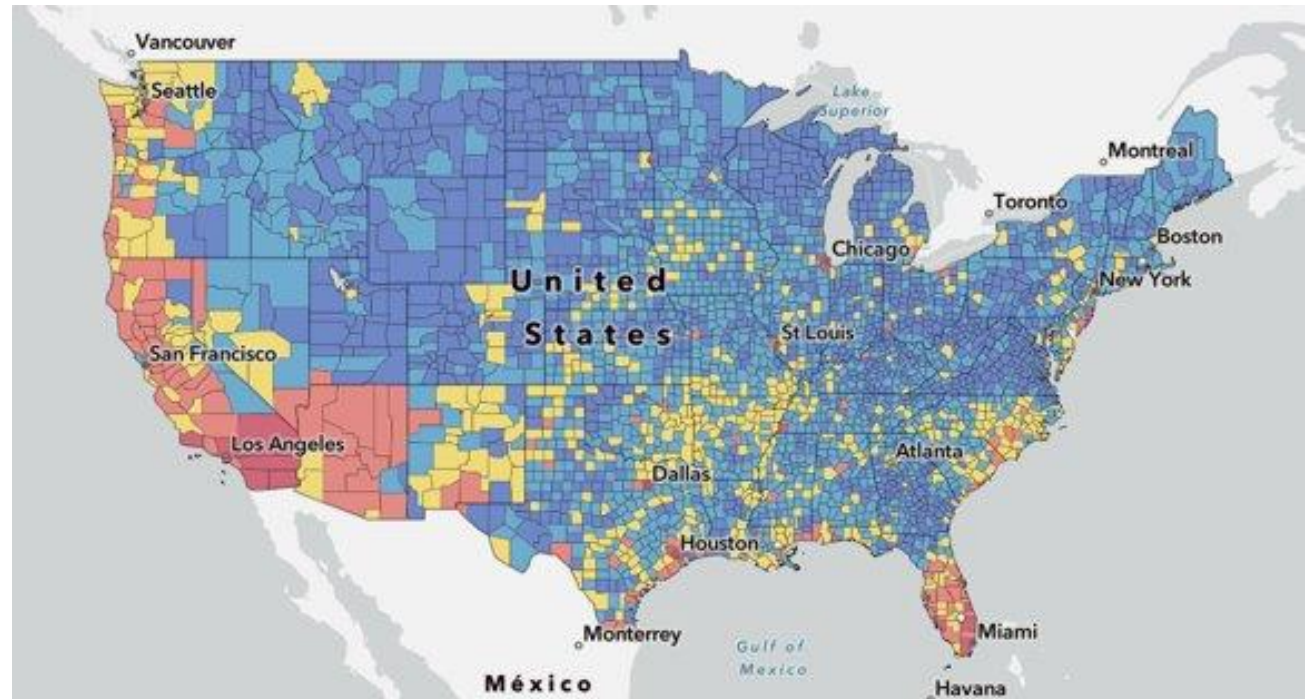
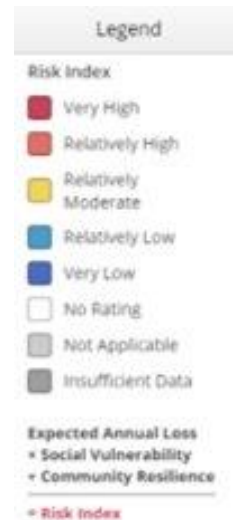


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National Risk Index (NRI)

- Visit the National Risk Index: [fema.gov/flood-maps/products-tools/national-risk-index](https://www.fema.gov/flood-maps/products-tools/national-risk-index)
- Explore the interactive map
- Learn more about your local natural hazard risk



External Sites and Training

- [FEMA Mapping and Insurance eXchange \(FMIX\)](#)
call center (877) 336-2627
- Websites
 - FEMA.gov
 - MSC.FEMA.gov
- NFIP training by H2O
 - [Key Fundamentals — H2O Partners, Inc. \(h2opartnersusa.com\)](#)
 - [GovDelivery](#)
- EMI: Independent Study Courses
 - [Independent.Study@fema.dhs.gov](#)
 - [cdp.dhs.gov/FEMASID](#)

Flood Insurance Training for Agents

Presented by the National Flood Insurance Program

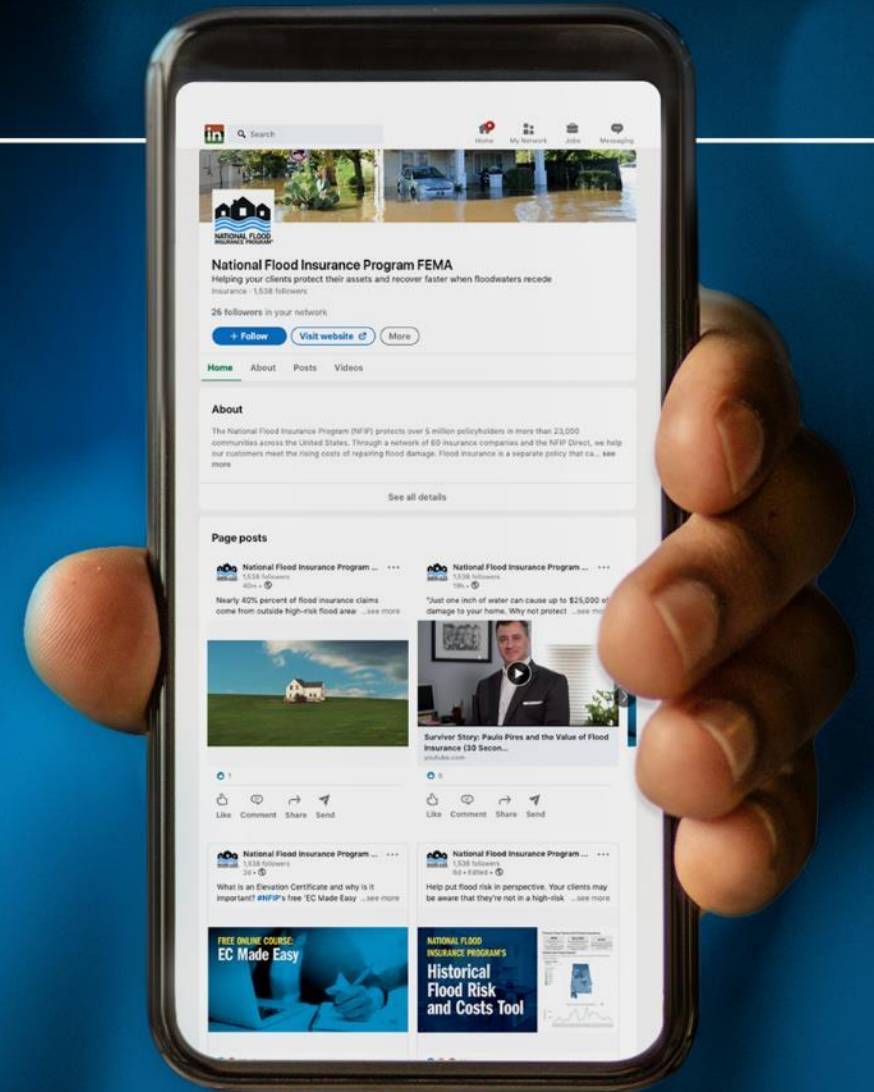
Key Fundamentals of Flood Insurance for Agents

A Two-Part Webinar Course



Stay Connected

- Follow NFIP on [LinkedIn](#)
- Sign up for NFIP [agent email updates](#)
- Download the [FEMA App](#)
- *Coming soon:* A new agent-focused article series on [Agents.Floodsmart.Gov](#)
- We want to hear from you!
Email nfipcommunications@fema.dhs.gov.



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