

FloodSmart Campaign



In 2004, the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP) identified the critical need to educate communities nationwide about the risk of flooding and the importance of flood insurance coverage. In response to this need, the NFIP developed FloodSmart, a comprehensive, integrated campaign to educate and inform partners, stakeholders, property owners and renters about financially protecting their homes and businesses from flood damage.

The campaign, now in its third year, promotes awareness about the threat of flooding caused by weather-related events such as hurricanes, tropical storms and minor or heavy rain events. Awareness of flood risk drives people to visit FloodSmart.gov and to phone a toll-free number or call center to learn how they can protect their home and property from floods, including the purchase of flood insurance.

After a flood, FloodSmart also provides immediate information to media in communities with flood-damaged property to help policyholders process their flood insurance claims and begin the rebuilding process.

CAMPAIGN STRATEGY

FloodSmart's awareness strategy promotes flood insurance nationwide, not only among those who live in high-risk areas, but also among those who live in lower-risk areas. Everyone is at risk from flooding, and the FloodSmart campaign reminds people in low- to moderate-risk areas that their risk is simply reduced, not removed. In addition, the campaign targets high-risk areas with a greater and more consistent emphasis on the importance of flood preparedness and protection.

CORE CAMPAIGN ELEMENTS

Through TV, print, radio, online advertising, online sites FloodSmart.gov, Agents.FloodSmart.gov and consistent media relations, the campaign employs direct public outreach to gain the most exposure to the message.

FLOODSMART STAKEHOLDER CAMPAIGN

The NFIP also strongly relies on close ties with partners in the insurance industry and other related stakeholders. An important aspect of the FloodSmart campaign is building stakeholder relationships and engaging partners as resources of information for homeowners, business owners and renters. Through consistent communications via e-mail, postal mail, industry conferences and phone correspondence, the campaign ensures that partners are always up to date and informed about NFIP activities and the status of the program.

Encourage residents to visit FloodSmart.gov or call **1-800-427-2419** to learn more about how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting their homes and property against flooding.

CAMPAIGN RESULTS

Since the campaign's launch, the NFIP has grown to more than 5.3 million flood insurance policies in force in more than 20,300 participating communities nationwide. Current policies represent more than \$1 trillion worth of coverage.

The NFIP's 31 consecutive months of uninterrupted growth (June 2004 – December 2006) combined with an 8.7 percent growth rate from April through October 2006 for the current campaign year illustrate FloodSmart's effectiveness.

