



# FEMA FLOOD RISK COMMUNICATION TOOLKIT FOR COMMUNITY OFFICIALS

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## MESSAGE GUIDE



**FEMA**

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# FLOOD RISK COMMUNICATION TOOLKIT

## Welcome to the *Flood Risk Communication Toolkit for Community Officials—Message Guide*

As a community official, your role involves communicating with many different audiences about risks from natural hazards such as flooding. This guide provides messages you can use to talk with people in your community about the steps they can take to reduce these risks and their impacts.

Flooding is the most common disaster in the United States. Severe flooding can cause major damage, and entire livelihoods can be wiped out by a flood. It's important that your stakeholders understand and prioritize flood risk and know how to protect their families and property. Ultimately, understanding these risks and acting on them now can help create more resilient homes and communities.

This Message Guide is an easy-to-use resource for you. It provides language you can use to shape conversations and written materials that will help the people in your community better understand why flood risks matter, the impacts flooding can have, and the steps to take to reduce the risk – both as individuals and as a whole community.

This guide is not intended to answer every question about flood risk, flood insurance, mitigation, or the community's and FEMA's roles. It is meant to help you communicate with your residents and other stakeholders about these topics in ways that can make them relevant and better understood. By using the messages in this guide as a general foundation, you can encourage action by connecting flood risks to the things people in your community care about.



To see the full Flood Risk Communication Toolkit for Community Officials, visit:

[FEMA.gov](https://www.fema.gov)

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## Why It Is Important to Consider Messages

Whether you are drafting talking points for a meeting with residents or community leaders, preparing for a briefing for elected officials, developing an inter-departmental workshop, talking to members of the local press, or creating a social media post—consistent, relevant messages are the backbone to effective communication. Consistently using similar messages across all platforms—spoken and written, digital and print—builds credibility and decreases confusion. Keeping messages consistent will also allow you to track the effectiveness of your outreach efforts. As local media and community members amplify your messages, you will know you're being heard.

Effective messages can also help you get people on the same page. Messages that begin with what people care about can be a powerful tool for overcoming differences in opinion and finding common ground. This is as true for your outreach to local residents or community leaders as it is for conversations you may have with your elected officials or colleagues in other municipal departments. Using effective messages that resonate will help you make flood risk relevant to your audiences and build a wider consensus for taking actions to reduce risks.

## How to Use This Message Guide

This Message Guide is not a script. Choose the messages that make the most sense for your community, audience, and needs, and then tailor them to reflect specific community concerns, events, and details.

Here are some ways to use this Message Guide in your work:

### **Creating presentations and talking points about flood risk and mitigation for a community meeting.**

Before selecting messages, make sure you understand your meeting attendees' backgrounds, experience, and expectations. The main presentation should focus on the key messages, while a presenter's talking points and prepared answers to questions can incorporate additional message proof points (supporting details) that are tailored to the audience and provide necessary context.

### **Creating social media content to help residents understand flood risks.**

As residents, business owners, and others in your community will read or view these social media posts, make sure the message is simple and tied to a clear "call to action." Can the community find out about flood map changes at an upcoming Open House or other community event? Should the community begin preparing for a potential storm? Do you have information to share that will support socially vulnerable populations or communities with functional and accessibility challenges? Focus on the key message—the one that is vital for your community to know—and build on that theme with information in other formats that offer additional details and next steps. (The Flood Risk Communication Toolkit's [Social Media Guide](#) offers great tips on how to engage online.)

### **Writing materials, such as letters or fact sheets.**

Carefully consider the audience for these materials. Is it the media or residents, or a more specific audience, such as real estate agents, property developers, or homeowners? Use the appropriate key messages as general themes or opening statements, and tailor the messages with additional points that will resonate with these audiences and their specific concerns.

### **Preparing for a tough conversation with others about the importance of considering flood risks in the community.**

First, consider your audience and their level of experience and technical knowledge. Are you going to be speaking to concerned homeowners about a change in flood insurance due to a new flood map, or to a developer seeking a permit for new construction in a floodplain? Once you identify your audience and your objective—and have an idea about their greatest concerns—you can use the messages in this guide to prepare for complex questions and build common ground.

## THE FLOOD RISK COMMUNICATION TOOLKIT FOR COMMUNITY OFFICIALS

This Message Guide can be used as a companion to other materials in the Flood Risk Communication toolkit, and it can help you build any community engagement activity on flood risk that the toolkit inspires. For example:

- Use the Message Guide with the [Communication Plan Guide](#) when building your plan and determining how to frame your messages with what your audiences care about.
- Use the Message Guide with the [Social Media Guide](#) when developing content for a social media strategy.
- Use the Message Guide with the [Designing Effective Public Meetings Guide](#) when crafting messages for formal public meetings.
- Use the Message Guide with the [Flood Risk Video Series](#) by linking the videos to your social media posts and showing them in presentations, meetings, and other places where you use messages about risks from flooding and other natural hazards.

# Understanding Your Audience

In this Message Guide, key audiences are categorized into three groups:

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## The Public

This category covers the people who live in your community. Residents may wear many different hats, so this is a broad category. However, the messages in this Guide that are marked for the public explain technical concepts in the simplest terms and are focused on actions individuals can take to protect themselves.



## Decision Makers

These are your elected officials, the leaders of municipal departments, or others within the community who decide about spending and implementing policies. Messages flagged for this audience are focused on taking wider community actions or investing community resources.



## Community Stakeholders

This category includes people in the community who may have an influence on the actions that both residents and decision makers take. These people can be business leaders, faith-based leaders, the local press, real estate agents, and more. The messages marked for this audience are aimed at building consensus and influencing decisions.

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Some messages are appropriate for all three categories, while others may be better for one group or another. You'll notice icons before each of the key messages that identify the most appropriate audience(s) for that message.

# KEY MESSAGES

## Understanding Flood Risk



**Flooding happens when water flows onto what is normally dry land. The water level doesn't need to be high for it to flood. Floods occur naturally and can happen anywhere.**

### MESSAGE PROOF POINTS

- Anywhere it can rain, it can flood.
- Flooding has been more dangerous in the United States than any other weather-related disaster, and 98 percent of counties have experienced a flooding event.
- Flooding can cause problems even after floodwaters have receded. A flood-damaged building can have structural damage or electrical issues – not to mention the hazardous materials that can cause health concerns!



**Flooding can affect anyone. Floods are unpredictable and can affect our community in many ways – from a minor headache to a major catastrophe.**



### MESSAGE PROOF POINTS

- Just one inch of water can cause more than \$25,000 in damage to your home.
- For anyone living in a high-risk area—an area with 1-percent or higher chance of experiencing a flood any given year— there is at least a one in four chance of flooding during a 30-year mortgage.
- While there is no such thing as a no-risk flood zone, some areas are designated as low- or moderate-risk.
- Keep in mind that from 2014 to 2018, policyholders outside of the high-risk flood areas filed more than 40 percent of all NFIP flood insurance claims and required one-third of federal disaster assistance for flooding.
- *Share specific examples of how flooding has impacted your community.*



## TAILORING YOUR MESSAGES

Each key message offers additional details that put it in a wider context. These are called “Message Proof Points.”

You know your community best. Use key messages as a starting point. Message proof points should be tailored to your community with anecdotes about recent flood history or other events. Weave in references to local culture and what makes your community unique. Connect concepts about reducing risks from floods and other natural disasters to the plans and aspirations your community might already have. Sample message proof points are provided for many of the key messages. Several also include prompts (in italics) for you to pull in local examples.

By speaking in your own voice, acknowledging community experience, and painting a picture of a stronger and more resilient future, you will better deliver these important messages in ways that are authentic and credible.

## KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## Understanding Flood Risk cont'd

*(If there has not been a recent flood in the community, use a variation of this message.)*



While [COMMUNITY NAME] has not experienced a major flood event recently, we still need to consider what we can do to protect ourselves from future risk. Flood risks change over time. The time that we have now is vital to make sure we are prepared and can recover quickly when a flood event does happen.



### MESSAGE PROOF POINTS



- Every year, thousands of homeowners and renters experience devastating flooding events, even though they don't live near rivers, streams, or coasts.
- Flooding can damage your home or business, furniture, electronics, and more – and the cost to repair after a flood can wipe out your savings.
- From 2014 to 2018, 40 percent of flood claims paid through the NFIP came from areas that are moderate-to-low risk for flooding, where flood insurance is a low-cost option.

*(If there has been a recent flood in the community, use a variation of this message.)*



Flooding is something we're very familiar with in [COMMUNITY NAME]. We know from experience the impacts a flood can have on our livelihoods, homes, and businesses.



### MESSAGE PROOF POINTS

- Share specific examples of how flooding has impacted your community.



### KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

# Preparing and Planning for Flood Risk



What do we value most? The well-being of our families, safety of our homes and neighborhoods, and the prosperity of our community. Also, think about the health of our whole community and the quality of life for us all. Resilience is how we safeguard these things in advance and how we can recover more rapidly if disaster strikes.



## MESSAGE PROOF POINTS



- Resilience is unique to each community. Talk about what “resilience” means for your own community and why it is important.
- Share information about how the community is addressing both immediate and long-term resilience goals.



As a community, we can reduce our stress and worry less about flooding if we take steps now to understand how flood risk could affect us. We should consider how to best protect our families, homes, businesses, and critical infrastructure such as hospitals, roads, and schools. It’s important for us to think about flooding and mitigation now – even on sunny days – and prepare and plan.



## MESSAGE PROOF POINTS



- “Hazard mitigation” means taking steps now to protect ourselves from future natural disaster risks. These can be steps we can take as individuals to protect our homes and businesses, or those we can take as a community to protect critical infrastructure and public spaces.
- Provide specific examples of areas that represent the community’s greatest vulnerabilities to flood risk. This is often found in your community’s hazard mitigation plan.
- Provide examples of past or existing hazard mitigation successes or plans for future projects to protect the community from natural disaster. This is often found in your community’s hazard mitigation plan.



As we prepare for these risks, it’s important we continually ask ourselves: How can we be stronger, safer, and more adaptable? What can we do to recover quickly from disasters? How do we take action now to keep our way of life safe into the future?



## MESSAGE PROOF POINTS

- Provide information on where you are in the hazard mitigation or other community planning processes, and whether your plans were recently approved, are in the implementation phase, or are about to be updated.
- Most forms of federal disaster assistance for individuals and households require a Presidential disaster declaration and are not awarded in all flooding incidents. We should encourage our residents to have flood insurance, as this enables them to be protected even in cases where a major disaster is not declared by the President.
- FEMA’s Risk Mapping, Assessment, and Planning (Risk MAP) process offers us a way to understand the hard realities of hazards like flooding before they happen and how to take actions now that help keep our community safer later.
- Share the [Introduction to Risk MAP video](#) in meetings, on your website, or in social media posts.

## KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## What the Community Can Do About Flood Risk



We want to protect what we cherish most about this special place we call home. Mitigation is the broad term for the wide range of steps that our community can take to reduce the impact of floods or other risks so we can continue to grow and thrive together. Every one of us is responsible for working to make our community stronger and safer.



### MESSAGE PROOF POINTS



- There is a wide range of mitigation action options for our community to consider. These include looking at our planning, zoning, and floodplain protections to make sure they are as strong as they could be.
- For property owners, mitigation reduces your property's risk to future events and allows you to return home more quickly after a disaster.
- In addition to saving lives, mitigation saves money. While return on investment varies from location to location, the most current studies show that every federal grant dollar spent on hazard mitigation saves \$6 in future disaster costs.<sup>1</sup>
- In many cases, mitigation also delivers other economic benefits, including enhanced property values and improved public spaces.



We owe it to our community to take the long view. During blue skies, we should think about how and where our community could and should grow in a resilient way. There are many ways we can work together to accomplish this.



### MESSAGE PROOF POINTS

- Disaster-resilient land use and building codes, green infrastructure, floodproofing, and raising a home's elevation are just a few solutions that can change the future of our community.
- Stronger building codes can save our residents money on homeowners and flood insurance, and can make a major difference in helping us bounce back faster as a community should disaster strike.
- Adopting the 2018 International Codes, which include disaster-resistant measures, has a return on investment of \$11 for every \$1 invested.<sup>1</sup>
- *If applicable, provide details regarding your community's participation in the National Flood Insurance Program's Community Rating System program, including the level of discount that the community is receiving as a result.*

### KEY AUDIENCES



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<sup>1</sup> According to an updated report published by the National Institute of Building Sciences (NIBS). [Natural Hazard Mitigation Saves: 2018 Interim Report](#).

## What the Community Can Do About Flood Risk cont'd



Disasters test our capacity to recover and adapt, both locally and nationally. Taking mitigation action now – and incorporating disaster resilience into our comprehensive community planning — will reduce the financial impacts of disasters that may occur in the future.

### MESSAGE PROOF POINTS

- Hazard mitigation planning will enable our community to identify the funding, partners, and resources we will need to implement long-term strategies for risk reduction in our community and break the cycle of disaster damage, reconstruction, and repeated loss.
- Having a hazard mitigation plan in place is required to receive certain types of non-emergency disaster assistance from FEMA.



Identifying the actions we can take as a community to mitigate our risks is an important first step. Tomorrow we can plan for how we will find the funding and expert partners who can help us make these plans a reality. There are programs and resources to help us.

### MESSAGE PROOF POINTS

- Our community may be eligible for FEMA grant programs like the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Grant, both of which can help us implement local hazard mitigation measures.
- FEMA can provide our community with technical assistance in the areas of hazard mitigation planning and building science as we work toward mitigating local hazards before disaster strikes.



### KEY AUDIENCES



The Public



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# What Individuals Can Do About Flood Risk

## MITIGATING RISKS TO PROPERTY



**Think of the people and things you value most. What steps could you take today to protect those lives and your home from a future flood event?**

### MESSAGE PROOF POINTS

- Owning a property is one of the most important investments most people make in their lives. We work hard to provide a home and a future for ourselves and our loved ones.
- Taking flood mitigation steps reduces your property's risk to flooding so that you can return home more quickly if disaster strikes.



**Effective mitigation isn't always expensive. What you can do in and around your home can include simple steps that you can take yourself as well as larger projects that experts can help you with.**

### MESSAGE PROOF POINTS

- Sometimes mitigation can be as simple as storing important documents and valuables above the Base Flood Elevation (or, the expected height of a major flood) and having a visible house number so emergency crews can find you.
- More advanced home and business mitigation projects can vary from person to person and structure to structure. They often depend on the property, flood zone, and many other variables.
- Some steps require planning, permitting, and professional assistance, such as elevating your home above the Base Flood Elevation if you are in a high-risk area.
- We can help you find out the flood risk for your property, which can help you decide which mitigation projects may make the most financial sense.



**If you are renovating or considering new construction, there are steps you should consider before you begin.**

### MESSAGE PROOF POINTS

- Depending on your property's flood risk, there are many actions you can consider to protect your family and your investments.
- Simpler steps include elevating your electrical appliances or using flood-resistant materials, like tile instead of carpet, which can still offer financial protection for your property.
- [FEMA.gov](https://www.fema.gov) offers many practical steps homeowners can take during construction or renovation to protect their homes from natural hazards like floods, high winds, and wildfire.

## KEY AUDIENCES



The Public



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## What Individuals Can Do About Flood Risk cont'd



Anyone buying a home understands how important it is to make sure the roof and foundation are sound, and that the home is in good repair. It's also critically important to understand the home's risk from flooding and other natural disasters.

### MESSAGE PROOF POINTS

- Being in a high-risk area can affect a home's value. For your own future investments, make sure to ask before you buy.
- If you are in a high-risk zone and have a mortgage, most lenders will require flood insurance.
- Even if you aren't required to carry flood insurance, some coverage is better than none. Flooding can be an emotionally and financially devastating event.
- [FloodSmart.gov](https://www.floodsmart.gov) is a great resource for homeowners. FEMA.gov also has fact sheets and other materials for homeowners who want to learn more about flood risk and actions they can take to protect their property and their family from future flooding.

## PURCHASING FLOOD INSURANCE



Our community participates in the National Flood Insurance Program, or NFIP. This is a partnership between communities and the federal government which provides access to flood insurance. In exchange, our community adopts and enforces rules that help reduce our flood risk.



### MESSAGE PROOF POINTS



- Flood insurance offers a way for you to reduce the physical and financial impacts of flooding on your home or business.
- *Share local statistics regarding how many residents in the community currently have flood insurance policies through the NFIP program.*
- *If applicable, provide details regarding the community's participation in the NFIP's Community Rating System program, including the level of discount that the community is receiving as a result.*
- Federal disaster assistance comes in two forms: a loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household. By comparison, the average flood insurance claim in 2018 was more than \$40,000.

## KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## What Individuals Can Do About Flood Risk cont'd



As the most common and expensive natural disaster, most homeowners' policies don't cover flood damage. To protect the life you've built, buy flood insurance. With flood insurance, you're able to recover faster and more fully.

### MESSAGE PROOF POINTS

- While homeowners' insurance covers you in case of a fire, most policies don't include coverage for flooding. You have a greater chance of experiencing a flood than a fire.
- Flood insurance is available for your home, business, and the possessions inside them. Coverage is available for residential buildings up to \$250,000 and up to \$500,000 for commercial buildings. Coverage for contents is also available.
- Flood insurance claims are paid whether there is a Presidentially declared disaster or not. Federal disaster assistance requires a Presidential declaration; filing a flood insurance claim does not. If our community has a flooding disaster that is not declared by the President, we will not receive federal aid and may end up facing a vastly more difficult and expensive recovery.



Flood insurance is available to everyone — not just those in the highest risk zones. And it doesn't have to be expensive. Many people living in areas of our community that are considered moderate-to-low-risk for flooding are eligible for the lower-cost Preferred Risk Policy.

### MESSAGE PROOF POINTS

- Share statistics about losses in dollar amounts from recent or historic flood events.
- From 2014 to 2018, 40 percent of flood claims paid through the NFIP came from areas that are moderate-to-low risk for flooding, where flood insurance is a low-cost option.
- When the cost of flood insurance is compared to the potential devastation caused by floods, the choice is easy.



Floods don't follow lines on a map. Even if you reside or own property in an area where lenders don't require flood insurance, it does not mean your home or business won't flood.

### MESSAGE PROOF POINTS

- Share statistics about losses in dollar amounts from recent or historic flood events.
- Understanding flood risk may seem complicated, but it doesn't have to be. There are resources to help you get up to speed. [FloodSmart.gov](https://www.floodsmart.gov) is a great place to learn more information about flood risk and flood insurance.

### KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## What Individuals Can Do About Flood Risk cont'd



Having a flood insurance policy is critical in helping rebuild a home, reopen a business, or otherwise quickly recover. But it can flood again — maintaining flood insurance is important so you can continue to protect your financial well-being.

### MESSAGE PROOF POINTS

- Despite the fact that flooding is the most common and expensive natural disaster, most homeowners' policies don't cover flood damage.
- Just one inch of water can cause more than \$25,000 in damage to your home. Avoid dipping into your retirement or college savings or risk having to take an additional loan to recover after a flood; buy flood insurance now.
- There typically is a 30-day waiting period, so don't wait until the snow begins to melt or the rainy season arrives.
- Visit [floodsmart.gov](https://www.floodsmart.gov) to learn more.



### KEY AUDIENCES



The Public



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Community Stakeholders

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## COMMUNICATING WITH COLLEAGUES

Engaging with community stakeholders and the public is likely only one part of your job. Collaborating with decision makers in your department and other municipal departments likely also requires much of your time. The messages in this guide can be tailored to support conversations with colleagues across municipal government to generate buy-in as you work to make your community safer from natural hazards.

Examples of messages for different departments include:

AUDIENCE	MESSAGE
<b>Local Officials</b>	Investing in mitigation can also improve property values and enhance public spaces to enjoy now and protect for tomorrow. Mitigation is a sound economic decision for our community; every \$1 invested in mitigation saves \$6 later.
<b>Building Inspection</b>	Implementing and enforcing strong building codes in our community is vitally important for protecting health, safety, and economic well-being. Stronger building codes can save our residents money on homeowners and flood insurance and can make a major difference in helping us bounce back faster as a community should disaster strike.
<b>Economic Development</b>	The flood mapping process is designed to help our residents — as well as business owners and community leaders — understand flood risk and make smart decisions. Planning with flood risk in mind allows our community to continue to function or come back quickly after a disaster. Plus, designing new buildings to exceed certain codes promotes the creation of new, long-term jobs.
<b>Emergency Management/ Health and Human Services</b>	Sharing information about our community's flood risk and helping our residents to feel informed and prepared is vital, not only to individual safety, but to the long-term health of our community. Using flood risk data can help us prepare by identifying what roads might be overtopped, what facilities might flood, or what parts of the community might be inaccessible during a flood. Investing in mitigation also reduces the response burden because people are in safer places to begin with.
<b>Engineering</b>	It's important we continually ask ourselves: how can we be stronger, safer, and more adaptable? Factoring flood risk into the equation can help our community anticipate and cope with what could be overwhelming challenges resulting from damaged infrastructure assets such as municipal buildings, roads, bridges, and culverts.
<b>All Departments</b>	As public servants, every one of us is responsible for working to make our community stronger and safer. We owe it to our residents and businesses to work together to take actions that will help keep us safer now and move towards resilience in a powerful way.

# How Flood Risk Data Can Help



There are no signs in our community that tell us how high the water will rise during a flood. It is vital that each of us take steps to better understand our individual flood risks, so that, together, we can be better prepared as a whole community when a disaster does strike.



### MESSAGE PROOF POINTS



- We are working with FEMA to help develop an updated flood map that can help protect our entire community and all of the families, homes, and businesses within it.
- The flood mapping process is designed to help all of us – residents, business owners, and local leaders and decision makers – better understand flood risk and make smart decisions that reduce this risk.



Our community's flood risk can change over time for a number of reasons, such as storms, changing weather patterns, development, and sometimes, changes to the landscape. That's why it's important that we revisit our flood maps from time to time.



### MESSAGE PROOF POINTS



- Share examples that illustrate how or why certain areas within the community have been impacted by changing flood risks.
- If your community's preliminary Flood Insurance Rate Map has recently been released, explain how long it has been since the maps were last updated and share examples of significant flood risk changes that have been revealed through the mapping update process.



Our community's flood maps belong to us. And they are not just for flood insurance. They are tools we can use to show the areas at the highest risk of flooding during a significant flood event and make decisions about how to best protect our community and our homes from these risks.



### MESSAGE PROOF POINTS



- As our community grows, flood maps provide essential information to help us build in ways that will protect our residents from the impacts of flooding.
- Along with the updated flood maps, FEMA also provides tools and information to enable us to better assess our community's flood risks.
- For residents, now is a good time to re-evaluate what financial protections you have in place for your home and business. In addition to taking steps to make your property more flood resistant, talk to your insurance agent about your options for purchasing flood insurance.

## KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## How Flood Risk Data Can Help cont'd



**We owe it to the well-being of our residents to understand where the areas of highest risk are in our community and then to take that knowledge and use it to reduce our risk.**

### MESSAGE PROOF POINTS

- Hazard is not the same as risk. Hazards are things that cause harm – like floods, earthquakes, and wildfires. Risk is the chance that a hazard will actually cause harm.
- The way to estimate our community's flood risk, or vulnerability, is to identify both the probability (likelihood) and the consequences of flooding.
- Think of the places and services that allow all members of our community to effectively operate on a daily basis, such as hospitals, power stations, emergency services, roads, and communications systems; it is critical that an assessment of our flood risk includes an understanding of how a severe flood would impact this critical infrastructure.



**Sharing information about our community's flood risk and helping our residents to feel informed and prepared is vital not only to individual safety, but to the long-term health of our community.**

### MESSAGE PROOF POINTS

- There are a range of products, such as our computers, smartphones, and even GIS applications, that are all tools to help us obtain and understand flood risk data. Flood maps, or Flood Insurance Rate Maps (FIRMs), serve as another tool and rich source of information to help educate our residents about flood risk and encourage them to take actions that can reduce these risks.
- Map changes use the best available data to show which properties in our community are in high-, moderate-, or low-risk areas. This may reflect a notable change for some of our residents.
- If a resident's property is newly designated in a higher risk area than before, it's important that we take steps to inform them of this change so they can take action to financially protect their homes from this increased risk.



### KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## How Flood Risk Data Can Help cont'd

*(Use these messages and proof points if your community is in the initial phases of a flood mapping study.)*



**Our community is in a partnership with FEMA to understand our flood risks and how they may have changed over time. This process offers a way for us to understand the hard realities of flooding before it happens. Working towards a resilient community means taking actions that will help keep us safer now and in the future.**



### MESSAGE PROOF POINTS



- We are working with FEMA to help develop an updated flood map to help protect our entire community and our families, homes, and businesses within it.
- Our partnership with FEMA is incredibly important to the mapping process. As a community, we have the critical local knowledge and insights that can help inform this process and ensure that the resulting new maps are as accurate and up-to-date as possible.
- The mapping process – called “Risk MAP” – involves many phases, so it may be several years before we get an updated flood map.
- The “MAP” acronym stands for “Mapping, Assessment, and Planning.” In short, the process involves a lot more than just “mapping” – it will help us identify and assess the risks that are unique to our community. We will then work with FEMA to determine the mitigation strategies that will be most effective in making our community stronger and safer.
- Share the [Collecting Data to Create Flood Maps video](#) in meetings, on your website, or in social media posts.



**We are currently in the Discovery phase of a flood mapping study. The Discovery phase is when we work with FEMA (and other neighboring communities within the watershed) to gather information about our local flood hazards and prioritize future mapping, risk assessment, or mitigation planning assistance that we may need.**



### MESSAGE PROOF POINTS



- The outcome of Discovery is for us to make a decision, together with FEMA, about if and how our community will move forward with a mapping study. Outcomes from this phase include a Discovery Meeting and Discovery Report.



**FEMA uses the most accurate data and best technology available to update our maps. Of course, local residents know their communities best, so FEMA is working with our local experts before combining all this data into a model that ultimately becomes the new or updated flood map.**



### MESSAGE PROOF POINTS



- Discovery provides an opportunity for us, as a community, to come together to discuss our mitigation needs and priorities. In addition to our community, FEMA will speak to other federal, state, and regional agencies as well as local nonprofit organizations concerned with flooding or land use.
- Our community’s involvement is a major component of this process. Ultimately, these are our flood maps, so it is critical that our local data, knowledge, interests, and priorities help inform them.
- Share the [Providing Input as the Map is Developed video](#) in meetings, on your website, or in social media posts.

### KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## How Flood Risk Data Can Help cont'd

*(Use these messages and proof points if your community is in the later phases of a flood mapping study.)*



**Our partnership with FEMA to understand our flood risks continues to be strong and productive. We are currently getting ready to receive preliminary flood maps.**



### MESSAGE PROOF POINTS



- Provide a brief overview of your community's mapping process to date, including when the flood risk study began and key milestones that have occurred to get to this point.
- Share examples of how your community has worked closely with FEMA throughout this process to help ensure that the preliminary maps are as accurate and up-to-date as possible.



**The preliminary flood map is a version of the Flood Insurance Rate Map (FIRM) that is circulated for review and comment before it becomes effective. When preliminary maps are released, you can learn how the updated map may affect you and your property.**

### MESSAGE PROOF POINTS

- An Open House is a great time for you to connect and engage with your local leaders as well as FEMA representatives to better understand your flood risk and what resources are available from state, tribal, territorial, FEMA, and other partners to reduce risk.
- This is our community's flood map. All residents have the right to submit comments and appeals during the 90-day appeals process through their Chief Elected Officer or Floodplain Administrator to the FEMA Regional Office.
- Now is a good time to re-evaluate what financial protections you have in place for your home and business. In addition to taking steps to make your property more flood resistant, talk to your insurance agent about your options for purchasing flood insurance.



**Flood risks change over time. As our community works with FEMA to update our flood maps, you may find that the risk of flooding around your property may have changed. This could have impacts not only on building requirements, but also the requirement and cost of flood insurance.**

### MESSAGE PROOF POINTS

- Every year, thousands of homeowners and renters experience devastating flooding events, even though they may not live near a body of water.
- Include specific examples of recent flooding in your community or nearby communities.
- Flooding can damage your home or business, furniture, electronics, and more – and wipe out your savings.
- Now is a good time to re-evaluate what financial protections you have in place for your home and business. In addition to taking steps to make your property more flood resistant, talk to your insurance agent about flood insurance options based on any flooding-related changes that potentially could be putting your property more at risk.

### KEY AUDIENCES



The Public



Decision Makers



Community Stakeholders

## How Flood Risk Data Can Help cont'd

*(Use these messages and proof points if flood maps in your community are about to become effective.)*



**Flood risks change over time. Our flood maps are about to become effective. This means that the update is finished, and the maps show whether your property's flood risk has changed.**

### MESSAGE PROOF POINTS

- If your flood risk has increased and you have a mortgage, most lenders will require flood insurance. The NFIP has cost-saving rating options to reduce the financial impact this may create. Contact your insurance agent to discuss your options, including the benefits of continuous coverage and transferring your policy if you choose to sell or transfer your home to another owner.
- If you are no longer shown in a high-risk area, your lender may not require flood insurance, but you are still at risk of flooding; it is just reduced. There is no such thing as “no risk.” Flood insurance may no longer be required, but the cost did get cheaper. Continue to protect the life you've built — ask your insurance agent to convert your existing policy to a lower-cost Preferred Risk Policy.
- If there is no change for your property, double-check your coverage. Are you insured at replacement cost? Do you have contents coverage? If you don't have flood insurance, you may qualify for the Preferred Risk Policy. Some coverage is better than no coverage to help you recover more quickly when it floods.
- Share the [\*We Have a Map. Now What?\* video](#) in meetings, on your website, or in social media posts.



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# Pre-Disaster Preparedness



Ensuring that everyone in our community knows what to do before disaster strikes will help us better prepare for and weather the storm. Every single person has a vital role to play.

### MESSAGE PROOF POINTS

- While we all should be taking steps to protect our homes, families, and financial security throughout the year, it is critical that we take extra precautions when flooding is predicted in our area.
- Preparing makes sense – make sure you have the tools and plans in place to make it on your own, no matter where you are when a disaster strikes.



Don't wait for an emergency to make a plan. Consider the steps you should take now to be prepared.

### MESSAGE PROOF POINTS

- Make a kit of emergency supplies. Be prepared to improvise and use what you have on hand to make it on your own for several days. While there are many things that might make you more comfortable, think first about fresh water, food, and clean air.
- Develop a family communications plan. Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations. Consider a plan where each family member calls, or e-mails, the same friend or relative in the event of an emergency.
- Preparing makes sense. For more information and to find resources that will help you plan in advance what you will do in an emergency, visit [ready.gov](https://www.ready.gov).
- *Share community-specific guidance, information, and resources that will help residents stay informed before, during, and after a disaster event.*



Consider mitigation actions before a storm, such as elevating appliances, placing sandbags, and moving important documents to a protected place.

### MESSAGE PROOF POINTS

- Save copies of birth certificates, passports, medical records, and insurance papers in a safe, dry place. Keep original documents in a watertight safety deposit box.
- Elevate and anchor your critical utilities, including electrical panels, propane tanks, sockets, wiring, appliances, and heating systems.
- Make sure that you clear any debris from gutters and downspouts to avoid an accumulation of water.



Make sure you take notes and keep records of the current state of your property for insurance purposes. Review your flood insurance policy and take the proper steps to minimize flood damage. Contact your local agent to buy flood insurance.

### MESSAGE PROOF POINTS

- The best way to protect your home and belongings from flood damage is to purchase flood insurance; there typically is a 30-day waiting period, so don't wait until the snow begins to melt or the rainy season arrives.
- Despite the fact that flooding is the most common and expensive natural disaster, most homeowners' policies do not cover flood damage. The National Flood Insurance Program offers a way for you to reduce the physical and financial impacts of flooding on your home or business.

## KEY AUDIENCES



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# Post-Disaster Mitigation



Our “community lifelines” are the functions and operations that are essential, such as access to food, water, and shelter; transportation; energy and power; hospitals and medical facilities; and the ability to communicate with first responders and residents. Consider the lessons we learned in the midst of this disaster. Did our community lifelines continue to operate? What properties were most severely damaged? We can use this information to guide our community as it rebuilds to be stronger and less vulnerable to future flooding events.



## MESSAGE PROOF POINTS

- Our existing local hazard mitigation plan already includes ideas for mitigation activities that can reduce risk in future natural hazard events. This is a great place for us to start as recovery moves forward because these measures already have community support and just need to be prioritized and funded.
- Our community may be eligible for FEMA grant programs like the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Grant, both of which can help fund hazard mitigation measures that can make our community more resilient to future flood events.
- FEMA can provide technical assistance in the areas of hazard mitigation planning and building science to our community as part of our post-disaster planning efforts.



Residents who may be rebuilding after a major flood should consider what mitigation efforts should be put in place to help protect their home, business, and other investments in future events.

## MESSAGE PROOF POINTS

- *If applicable, highlight any building and zoning requirements that your community is considering or plans to adopt based on lessons learned from this most recent disaster event.*
- *Provide sources where residents can learn more about your community’s local building requirements and related information that can support their rebuilding efforts.*
- Effective mitigation isn’t always expensive. Efforts vary from person to person, community-to-community, and are dependent on the property, flood zone, and many other variables. For example, it might not be necessary to elevate your home; elevating your electrical appliances or using flood-resistant materials, like tile instead of carpet, can still offer financial protection for your property.



## KEY AUDIENCES



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