



# GET FLOOD FLUENT

REGIONAL FLOOD INSURANCE OUTREACH

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COASTAL RESILIENCY COMMITTEE

June 25, 2020

# GOALS

**Educate** about flood issues and facts and the need for flood insurance, especially here in Hampton Roads.

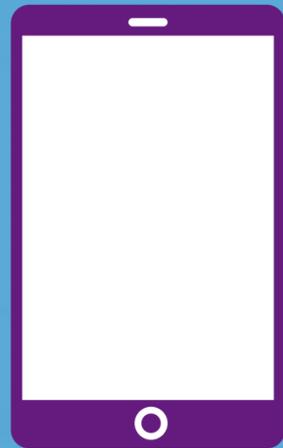
**Debunk** flood insurance myths and misunderstandings.

**Encourage** people to contact their insurance agent to get a quote.





# FLOOD INSURANCE OUTREACH CAMPAIGN



Website & Toolkit



Paid Media



Public Relations



Get Flood Fluent, Hampton Roads,  
and **protect yourself with flood insurance.**

↑ TAKE THE CHALLENGE ||| GET THE FACTS ↓

# WHY

Why do you need flood insurance?

Sure, many homes and families in Hampton Roads have yet to experience flooding. If you haven't had water where it's not supposed to be, you've been lucky. But times, as they say, are a'changin. And the facts are the facts. Here goes...



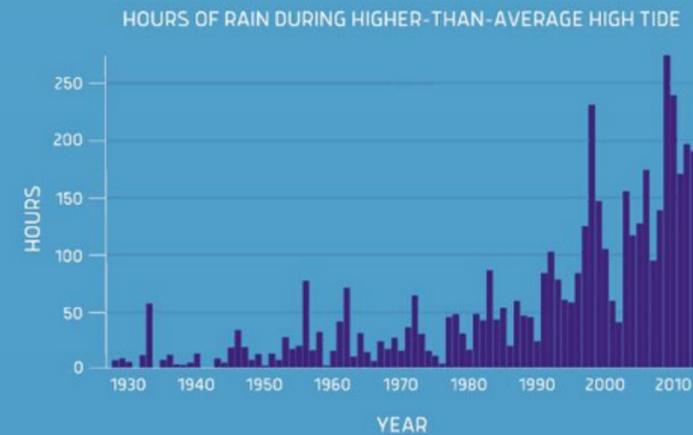
## Floods are the most common natural hazards.<sup>1</sup>

And we're not alone - 90 percent of all natural disasters in the U.S. involve some type of flooding.<sup>2</sup> But not every flood is catastrophic. Smaller, more frequent flooding degrades infrastructure and can damage roads and building foundations over time. Communities suffer school closures, traffic interruptions, and continuing cost and inconvenience due to this "nuisance flooding." Degraded sewer infrastructure results in heightened public health risks.<sup>3</sup> And on it goes...



## Anywhere it can rain, it can flood. Period.

High-risk areas, including parts of Hampton Roads, have a one-in-four chance of experiencing a flood over the life of a 30-year mortgage<sup>1</sup> Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.<sup>2</sup> Based on previous records, it is also likely that water levels will be higher than average daily high tide when a rainfall event occurs.<sup>3</sup>





It's time to get the simple, indisputable facts about the growing chances for flooding and why you need flood insurance.

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## WHY

- should I care about flood insurance?

## WHO

- needs flood insurance?
- is behind GetFloodFluent.org?

## WHAT

- is flood insurance?
- does flood insurance cover?
- is disaster assistance?

## WHEN

- is damage considered to be caused by flooding?
- should I get insurance?

## HOW

- much does it cost?
- do I get insurance?
- do I contact Get Flood Fluent?

## WHERE

- can I find campaign resources?

# CAMPAIGN TOOLKIT

logos  
social media graphics  
videos  
print materials  
related resources

## WHERE Where can I get media resources?

The media resources we have available are right here on this page. You're welcome to use and share the downloadable files in our helpful toolkit. Check out the listed organizations that can give you more information about this important topic, and click on the active links to related articles in order to learn more. Help us reach out to your friends and neighbors who may not understand the critical nature of flooding in Hampton Roads and the need for flood insurance.

### Campaign Toolkit

#### Social Media Posts



#### Videos



## FILL UP ON FLOOD FACTS.

These are a few of the simple, indisputable facts about the growing chances for flooding and why you need to contact your insurance agent about flood insurance.

- /// FLOODS ARE THE MOST COMMON NATURAL HAZARDS.**  
*Ninety percent of all natural disasters in the U.S. involve some type of flooding.*
- /// ANYWHERE IT CAN RAIN, IT CAN FLOOD.**  
*It's true; rain causes flooding in Hampton Roads. Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.*
- /// HOMEOWNERS AND RENTERS INSURANCE POLICIES DO NOT COVER FLOOD DAMAGE.**  
*Damage resulting from flooding must typically be insured by a separate policy.*
- /// ONE INCH OF FLOODING CAN COST MORE THAN \$25,000.**  
*One inch of water inside the home could cause over \$23,000 in damages and more than \$3,000 in personal property costs on average.*
- /// WE ARE SURROUNDED BY WATER.**  
*Waterways permeate every corner of Hampton Roads, making it especially susceptible to flooding.*
- /// LOW-RISK DOES NOT MEAN NO-RISK.**  
*More than one in five claims to the National Flood Insurance Program in South Hampton Roads have been for properties outside of high-risk flood zones. Flood insurance can offer you some peace of mind.*
- /// YOU NEED TO PROTECT YOURSELF AS OUR FLOOD RISKS CONTINUE TO GROW.**  
*In Hampton Roads, uninsured residents impacted by Hurricane Matthew received around \$4,000 in*



## FILL UP ON THE FACTS LOW-RISK DOES NOT MEAN NO-RISK.

More than one in five claims to the National Flood Insurance Program in South Hampton Roads have been for properties outside of high-risk, mapped flood zones.

What can you do about the growing chances of flooding in Hampton Roads?



# Promotion



## PAID MEDIA

- Three weeks (June 15-28 + July 6-12)
  - TV (WAVY - NBC & FOX)
  - Radio (790 AM Talk Radio)
  - Digital (targeted display, video pre-roll, targeted content, social media)



## PUBLIC RELATIONS

- News release & coordination with local PIOs
- Coast Live Interview
- Hampton Roads Show Interview
- WNIS - Tony Macrini Show Interview
- HRSD Utility Bill Inserts - Jul/Aug Billing Cycle



# ANYWHERE IT CAN RAIN IT CAN FLOOD

See how a flood can affect you.



Then get a quick estimate  
of what your **flood insurance  
rate** might be.



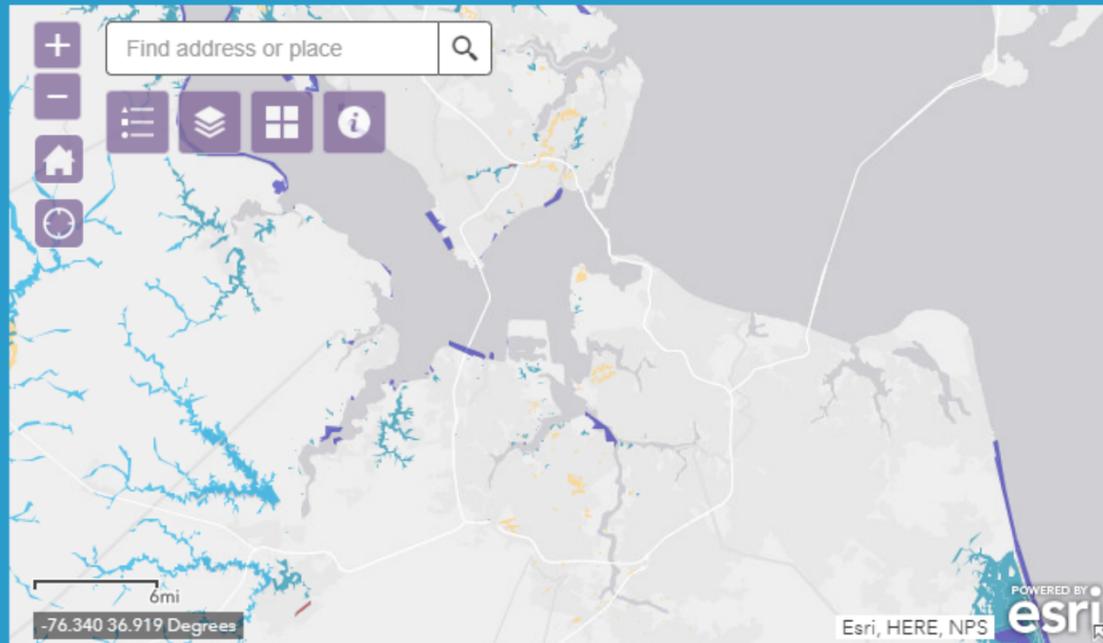
# FLOOD RISK CALCULATOR



Select the flood zone of the property you wish to insure.

If you don't know your flood zone, search for your address on the map on this page. Zoom in and click on your property's footprint. Locate your flood zone in the pop-up info box.

## FIND YOUR PROPERTY AND FLOOD ZONE



## MAKE YOUR SELECTION



My flood zone is...

← Previous

Next →

What you need to know:

How are flood zones determined? ▼

What are the flood zone levels? ▼

GetFloodFluent.org

# FLOOD RISK CALCULATOR

Which best describes the property's occupancy type?



RESIDENTIAL, SINGLE FAMILY



RESIDENTIAL, 2-4 FAMILIES



RESIDENTIAL, OTHER



NON-RESIDENTIAL, BUSINESS



NON-RESIDENTIAL, OTHER

Start Over

← Previous

Next →

## What you need to know:

What are the occupancy types? ▼

Why do we need to know your property's occupancy type? ▲

Rates differ between property types, with business properties typically having higher premiums.



GET  
**FLOOD**  
FLUENT.ORG

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