



FEMA

W-11013

March 10, 2011

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in blue ink that reads "Edward L. Connor".

FROM: Edward L. Connor  
Acting Federal Insurance and Mitigation Administrator

SUBJECT: Flood Safety Awareness Week is March 14–18, 2011

With the potential for massive snow melt and rain storms, many communities nationwide face the threat of flooding this spring. It is critical that insurance agents remind home and business owners of their personal flood risk and that flood insurance can financially protect them from costly flood damage. *Flood Safety Awareness Week*, sponsored by the National Oceanic and Atmospheric Administration (NOAA) and supported by the Federal Emergency Management Agency (FEMA), was created to highlight the causes and consequences of flooding and educate communities on how to prepare for and protect their homes and businesses from the devastating effects of flooding.

### **Join us in supporting Flood Safety Awareness Week!**

The NFIP's FloodSmart Campaign is working with FEMA and NOAA to encourage home and business owners to take the steps necessary **now** to guard against the risks of flooding. Please ask your agents to join us in promoting Flood Safety Awareness Week to their customers, community members, colleagues and partners. Encourage them to use the tools and resources listed below:

### **Tools and Tips**

- **Ready.gov/floodawareness:** Visit Ready's Flood Safety Awareness Week landing page to download Flood Safety Awareness Week fact sheets and other important preparedness tips you can share and post to your website.
- **FEMA.gov/widgets:** A new Flood Safety Awareness Week embeddable widget is now available. We encourage you to include this on your website to promote the week. The FloodSmart seasonal widget is also available to post and share.
- **FloodSmart.gov:** Visit FloodSmart.gov's homepage to find important spring preparedness and flood insurance information and outreach tools.
- **Blog posts and social media promotion.** FEMA will be blogging and spreading the word through their social media tools (Facebook and Twitter) next week. We encourage you to join them in using social media content. Draft posts and tweets are available upon request.

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Also, ask agents to remind their customers that:

- Floods are the nation's leading natural disaster. Damage from flooding affects thousands of homes every year, and in many communities the risk is heightened during the spring due to melting snow, heavy rains and weakening levees.
- The danger can be particularly significant in Midwestern states. Flooding in the summer of 2008 led to more than \$6 billion in damages in Illinois, Indiana, Iowa, Missouri, Minnesota and Wisconsin.
- Just inches of water can cause tens of thousands of dollars in damages. Without the protection that flood insurance provides, property owners may have to absorb the financial losses on their own or seek limited funding from other sources.
- Flood damage is not typically covered by homeowners insurance. Only a flood insurance policy will protect home and business owners from costly flood damage. Don't wait to buy a policy; there is typically a 30-day waiting period before the policy becomes effective.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments