

Training and Outreach Committee Notes
ASFPM Seattle Conference
June 2, 2014

We had 22 people attending our committee meeting in person at the ASFPM annual conference this year in Seattle, Washington.

Kamer Davis with FloodSmart presented on NFIP Homeowner and Agent Research findings. The reason for the research was to monitor attitudes and behavior for people for flood insurance policy and non-policy holders. One main finding was people realized flooding is a real risk in their community, but they did not think it was going to happen to them personally. Less than 20% of the homeowners said their insurance agent talked to them about flood insurance. 40% of insurance agents do not recommend flood insurance to their customers. 50% of insurance agents do recommend flood insurance. Customers do not know about the value of flood insurance and they do not know about the Preferred Risk Policy. Agents reported a majority of customers decline flood insurance because they do not believe they are at risk. Most insurance agents still believe people only need insurance when they are in the high risk area.

Communicating risk is not enough to encourage action. Inspiring and encouraging agents to discuss flood insurance with their clients should positively impact their purchase of flood insurance.

A comment was made that small businesses should also be targeted for advertising to get insurance, since they often suffer greatly after a disaster.

Suggestion was made to add a question on whether the person knows if they are in a flood zone and if yes, what zone.

A question was asked who is taking a lead to train flood insurance companies. Answer is that H2O Partners have a contract to train agents around the country. A comment was made that www.floodsmart.gov was mentioned in a positive way because a homeowner got a flood insurance quote, and after they asked another agent, who was on the [floodsmart.gov](http://www.floodsmart.gov) website, lowered their flood insurance quote by nearly one half.

We need to create incentives for insurance agents and lenders to attend more training and outreach. Can we get local media support?

Some agents are the primary contact of their WYO in a region.

Success story: A local community official asked their supervisors whether he could train local flood insurance agents because the most questions he was getting were insurance related. After getting approval and training the agents, he also invited them to attend community open houses to talk to residents about insurance. The residents were mainly Spanish speaking, and so were the agents, and nearly 93% of the people they talked to ended up getting flood insurance.

French Wetmore presented on the CRS credits for outreach projects and discussed the new manual and how it now encourages outreach more by allowing more points in that category. The website for CRS information everyone should look at is www.crsresources.org. There is also a need for good examples from communities we can post on this website, so let French know if you have any examples.

Jen mentioned PPI=Program for Public Information, which should be used as a master plan that is well thought out about what the plan will be for outreach. You need a committee to create this plan, hopefully to include insurance agents, flood insurance homeowners, real estate agents, etc. A good committee can make this a very useful plan and an easy lift for the floodplain manager. CRS User Groups can also assist in creating a good committee or a PPI task group. As an example, Denver Urban Draining District was mentioned as looking into creating a PPI users group.

Janet Thigpen updated the group on the latest task having been approved by yesterday's ASFPPM Board meeting to promote a new Public Education Strategy.

It seems sharing of best practices and tools that have been done are most valuable to discuss at our Training and Outreach Committees, instead of trying to get volunteers to work on outreach related projects.

An idea we have is to offer those people who had an abstract submitted related to training and outreach, but not accepted to ASFPM, offer them to either present their paper at the Training and Outreach committee meeting at the conference, or to present their paper at our Training and Outreach quarterly calls/webinars. All presentations may also be recorded so people can view it on their own, or watch items again they may have missed. We should ask ASFPM if they have storage to save video/webinar presentations on the ASFPM Training Library. Janice Roper Graham with OPP mentioned they have extra storage they could utilize for storing recorded webinars. Janice also mentioned the annual give-away of the Wards Watershed Model in December. Go to their website for more information.

Another suggestion made for Training and Outreach committee activities what whether ASFPM could sponsor a Training and Outreach Conference every three years like the Floodproofing Conference.

The meeting adjourned.