

National Flood Services



News Flash | December 2009

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West Coast Flood Risk Heightened This Winter

This winter the West Coast is predicted to have increased flood risks. In particular the Green River Valley of Washington state has been the topic of much press lately – see the "In the News" section below for articles about flooding dangers in this area. Due to a weakened Howard Hanson Dam located above the Green River Valley, the Army Corps of Engineers has released more water than usual to alleviate some of the pressure. With the rainy season just beginning, this is a prime location for potential flooding and an excellent time to educate agents and potential flood customers in this region.

Due to wildfires, California is also at risk for above normal flood risk this winter. *How do fires increase the risk of flooding?* The earth becomes less absorbent from burned ground, erosion, and lack of plants leading to greater chances of flooding and mudflows. For more information about the potential risks along with area maps, go to <http://pubs.usgs.gov/of/2009/1227/>. It offers valuable information for the areas of California's 2009 Station Fire, San Gabriel Mountains, and Southern California.

Marketing Opportunity with FloodSmart's Mail-on-Demand Program

FloodSmart announced an easy-to-use direct mail program called *Mail-on-Demand*. Whether your agents want to communicate with existing clients or are looking at expanding their customer base by going after new business, FloodSmart's *Mail-on-Demand* will walk your agents through the process. A custom campaign is created by following the step-by-step instructions. It's an excellent means of marketing and educating target audiences about flood insurance. At \$0.50/per piece, \$500 will produce 1,000 mailings and includes the following:

- ❖ Pre-designed templates for letters and postcards **customizable with your own logo, picture and contact information**
- ❖ Mail lists
- ❖ Postage

Currently FloodSmart is running a promotion focusing on your existing customers. It's the cross-sell campaign. Your one-time order up to \$500 using the cross-sell template qualifies you for 35% off! Or you may create your own campaign using other templates from their website.

To learn more about the Agent Mail-on-Demand program and to take advantage of the special promotion:

- ❖ Login to agents.floodsmart.gov
 - To create your FloodSmart login, go to:
<http://www.floodsmart.gov/floodsmart/pages/agent/registration/agentRegistrationStep1.jsp>
- ❖ Click on the "Marketing & Advertising" tab located across the top of the webpage

WebEx Online Flood Training: First Quarter of 2010 Schedule

The first quarter schedule of our popular WebEx online flood training is posted below. We receive a lot of feedback from participants including many enticing ideas for topics to cover in 2010 which helped shape our schedule. We look forward to another year of flood training. Remember, training sessions are recorded and posted on your flood processing website under *Links > Training Library* for your agents to reference and listen to at their leisure.

Please note: The classes listed below do not qualify for CE credit nor do they meet state required flood training. It is for educational purposes only.

- Jan. 12, 2010 at 2pm EASTERN: **How to Write a Flood Policy**
- Feb. 9, 2010 at 2pm EASTERN: **Marketing to Increase Your Flood Business!**
- Mar. 9, 2010 at 2pm EASTERN: **Automated Clearing House (ACH) for Payment and Commissions**

Your agent's can RSVP for the classes listed above by emailing WebTraining@NFS.StoneRiver.com and include class names and dates. Register for all three at once!

In the News: National Flood Insurance Program: Keeping You Abreast of What is Currently Hitting the Headlines in the World of Flood

- **"Flood worries rise for Green River's rural neighbors"** – Residents and property owners are concerned not only with floodwater damage, but also damage from logjams if flooding occurs in the Green River Valley.
http://seattletimes.nwsource.com/html/localnews/2010183083_upstream02m.html?pmid=obinsite
 - Source: *Seattle Times* – 11/2/09
- **"Some Benton, Ark., Residents Hoping for Federal Buyout"** – Plans call for homes built in a flood prone area to be bulldozed, dependent upon receipt of a grant from FEMA to help purchase these homes.
<http://www.claimsjournal.com/news/southcentral/2009/11/03/105053.htm>
 - Source: *Claims Journal* – 11/3/09
- **"FEMA Publishes New Flood Risk Maps for Caldwell County, Texas"** -- Revised draft flood risk maps for Caldwell County, Texas are available for public viewing from local floodplain administrators. Appeals may be submitted up to February 2, 2010.
<http://www.insurancejournal.com/news/southcentral/2009/11/04/105086.htm>
 - Source: *Insurance Journal* – 11/4/09
- **"Corps lowers Green River flooding odds to 1-in-25"** – The Army Corps of Engineer reduced flooding odds from a 1-in-4 chance to a 1-in-25 chance.
<http://www.insurancejournal.com/news/west/2009/11/04/105082.htm>
 - Source: *Insurance Journal* – 11/4/09
- **"Corps Begin \$1B Barrier Project for Western New Orleans"** – Poised for growth and with a population currently at pre-Katrina levels, new flood protection is already encouraging growth in vulnerable areas. <http://www.claimsjournal.com/news/southcentral/2009/11/06/105156.htm>
 - Source: *Claims Journal* – 11/6/09
- **"FEMA Flood Maps Communicate the Flood Risk in New England"** – New, draft flood risk maps are currently available for review in New England. <http://www.fema.gov/news/newsrelease.fema?id=49898>
 - Source: FEMA.gov – press release 11/6/09

- **“FEMA Engages Stakeholders to Discuss National Flood Insurance Program”** – FEMA is allowing public comment for 30 days (Nov. 5 – Dec. 4) on the NFIP.
<http://www.fema.gov/news/newsrelease.fema?id=49884>
 - Source: FEMA.gov – press release 11/6/09
- **“Waves of concern”** – Flood zone maps are changing and Massachusetts property owners are seeing rate increases.
http://www.boston.com/business/articles/2009/11/07/property_owners_face_steep_insurance_hikes_with_new_flood_zone_boundaries/
 - Source: *The Boston Globe*, 11/7/09
- **“Federal Government Overpaying WYO Flood Carriers”** – According to a report by the Government Accountability Office (GAO), the Federal Emergency Management Agency (FEMA) is overpaying WYO carriers. http://www.mynewmarkets.com/article_view.php?id=105145
 - Source: *MyNewMarkets.com*, 11/9/09
- **“High-Tech Flood Forecasts to Aid Midwest’s Red River Valley”** – High resolution elevation data (Light Detection and Ranging, aka LiDAR) forecasting floods has been expanded to include the entire Red River Valley. <http://www.insurancejournal.com/news/midwest/2009/11/13/105322.htm>
 - Source: *Insurance Journal* – 11/13/09
- **“Downstream Towns in Midwest Worried About Red River Diversion”** – Residents living downstream of Fargo, ND and Moorhead, MN are concerned their communities will be flooded due to possible diversion plans.
<http://www.insurancejournal.com/news/midwest/2009/11/17/105395.htm>
 - Source: *Insurance Journal* – 11/17/09
- **“Hawaii Flood Damage Worst in Hanalei”** – On the island of Kauai, the community of Hanalei is cleaning up after 13 inches of rain in 24-hours. Pipelines supplying water were damaged along with an irrigation diversion. <http://www.insurancejournal.com/news/west/2009/11/25/105583.htm>
 - Source: *Insurance Journal* – 11/25/09
- **“Tenants to be told of flood hazards”** – New local rules in New Jersey require landlords to tell prospective tenants in writing prior to lease-signing if the rental is located in a flood plain or part of other flood-related events. <http://www.nj.com/news/times/regional/index.ssf?/base/news-18/1259563515242920.xml&coll=5>
 - Source: *Times of Trenton News* – 11/30/09
- **“Corps to Shrink Pump Project on New Orleans’ West Bank”** – due to rising costs, the Army Corps of Engineers is scaling back New Orleans’ pump project.
<http://www.insurancejournal.com/news/southcentral/2009/12/01/105655.htm>
 - Source: Printed in the *Insurance Journal* from The Associated Press – 12/1/09