

370 FLOOD INSURANCE PROMOTION—Summary

Maximum credit: 110 points

372 Elements

- a. **Flood insurance coverage assessment (FIA):** Up to 15 points for assessing the community’s current level of coverage and identifying shortcomings.
- b. **Coverage improvement plan (CP):** Up to 15 points for a plan prepared by a committee that has representation from local insurance agents.
- c. **Coverage improvement plan implementation (CPI):** Up to 60 points for implementing the projects in the CP plan.
- d. **Technical assistance (TA):** Up to 20 points for providing advice about flood insurance.

Credit Criteria

Each element has a separate section discussing credit criteria.

Impact Adjustment

There is no impact adjustment for this activity.

Documentation Provided by the Community

Each element has a separate section describing needed documentation.

370 FLOOD INSURANCE PROMOTION

The OBJECTIVE of this activity is to improve flood insurance coverage in the community.

371 Background

Flood insurance is a wise investment. Floods are the number-one natural disaster in the United States. Wherever rain falls, snow melts, or coastal storms rage, there can be flooding. Just a few inches of water can cause tens of thousands of dollars in damage. Flood damage is not covered by most standard homeowner or business insurance policies. Disaster assistance, if it is available, is typically a loan that must be repaid with interest.

As noted by the Association of State Floodplain Managers (ASFPM),

The simple truth is that residents and business owners with adequate flood insurance rebuild and recover faster and return to normal faster than people without. This means faster and more complete community recovery.... Experience has shown that an insured community is a better prepared community....

For communities, the lesson is clear: preparing for flooding and pursuing flood mitigation strategies are important, however, it is equally critical to prepare for the financial burdens which will be placed on the community and its residents and businesses when the next flood occurs.... Self-reliant communities know that flood insurance is the only guaranteed vehicle to assure a smooth and complete recovery for everyone affected.

—*ASFPM News & Views*, October 2010

Many people are not aware that flood insurance is available, and many of those who are aware do not see a need to insure their property. As a method of protecting people from the consequences of flooding, promoting flood insurance should be as much a community responsibility as building flood control projects or regulating new development in the floodplain. Communities in the Community Rating System (CRS) have a special opportunity to promote the availability of flood insurance and its importance as a preparedness measure.

371.a. Activity Description

The maximum credit for this activity is 110 points.

As noted in Activity 330 (Outreach Projects), one of the most effective ways to get a message across is to have it tailored to local audiences and repeated by different sources. This activity credits a similar approach to improve flood insurance coverage in a community.

This activity provides credit for a three-step process that allows communities to assess their own needs and receive credit for improving their coverage:

Step 1: Flood insurance coverage assessment (FIA). This credit is provided for assessing the community’s current level of coverage and identifying shortcomings. The maximum credit for FIA is 15 points.

Step 2: Coverage improvement plan (CP). The plan is prepared by a committee that has representation from local insurance agents. The maximum credit for CP is 15 points.

Step 3: Implementation of the coverage improvement plan (CPI). The plan’s projects are implemented. The maximum credit for CPI is 60 points.

Credit for the three steps or elements is provided incrementally. That is, a community may prepare an assessment and circulate it for review (FIA) (Section 372.a) before it decides whether to proceed with a coverage improvement plan. Credit is next provided for the development of a coverage improvement plan (CP) that is submitted to the governing body (Section 372.b). Credit for implementing the projects described in the coverage improvement plan is provided in “coverage improvement plan implementation (CPI),” in Section 371.c.

Credit is also available in this activity for **Technical Assistance (TA)**, i.e., providing advice about flood insurance similar to the flood protection assistance service credited under Activity 360 (Flood Protection Assistance). The maximum credit for TA is 20 points.

371.b. Impact Adjustment

There is no separate impact adjustment for Activity 370. It is expected that the community will evaluate flood insurance needs for all properties that are exposed to flooding.

372 Elements

372.a. Flood insurance coverage assessment (FIA)

The maximum credit for this element is 15 points.

FIA credit is provided for the first step in the flood insurance promotion process—assessing the community’s current level of flood insurance coverage and identifying where coverage needs to be improved. Incorporating this element into the assessments needed for a Program for Public Information credited in element PPI under Activity 330 (Outreach Projects) or floodplain management plan credited in Activity 510 (Floodplain Management Planning) is recommended, but not required.

Several separate documents are available to help communities with outreach projects, planning committees, the Program for Public Information, assessing flood insurance coverage, and other aspects of this activity. They include additional details, suggestions, and examples, and can be found at www.CRSresources.org/300.

Credit Criteria for FIA

For FIA credit, the flood insurance coverage assessment must follow these steps:

- (1) **Collect flood insurance information.** Flood insurance policy information from the National Flood Insurance Program (NFIP) is available to local government agencies as general (or aggregate) data or as detailed (or property-specific) data.

The general data contain no specific policy holder name or address information and can be shared with the public. The detailed policy information that includes policy holder addresses and names is protected under the Privacy Act of 1974 and cannot be shared with the public. This means that detailed policy data can only be seen by local government staff and cannot be provided to individuals or organizations, including a floodplain management planning committee, Program for Public Information committee, governing bodies, the media, or the public.

- (a) Use of general flood insurance data: For FIA, communities are required to, at a minimum, obtain and use the “Insurance Zone” and “Insurance Occupancy” information from the NFIP Community Information System (CIS). The CIS data can be obtained through the ISO/CRS Specialists. Note that the FEMA Regional Offices and most State NFIP Coordinators also have access to the CIS and may be able to provide it to CRS communities.

- (b) Use of detailed or property-specific flood insurance data: Detailed flood insurance policy information is made available to CRS repetitive loss communities with the condition that the community official accepting the data agrees to follow the requirements of the Privacy Act. Detailed flood insurance policy information can also be requested from the FEMA Regional Office. Using detailed policy data that is up to one year old is adequate for credit for this activity.

The detailed data include the address and amount of coverage for each policy listed under the community’s NFIP number. Such detailed data may only be used in the development of FIA and shared with the committee formed for the development of the coverage improvement plan (credited in the next section) if it is first modified into a generalized or aggregated form so that individual names and addresses are not provided and cannot be inferred. For example, the aggregated data could be presented in tabular format or on a map by block or neighborhood.

- (2) **Determine level of flood insurance coverage.** The level of flood insurance coverage is determined. Level of coverage is measured in two ways:

- (a) The number of buildings with insurance coverage can be compared to the number of buildings exposed to the flood hazard. Note that the number of buildings in the

The Privacy Act of 1974

Flood insurance data about private property, including repetitive loss properties, are protected under the Privacy Act. Personally identifiable Information such as the names or addresses of specific properties, whether they are covered by flood insurance or not, whether they have received flood insurance claims, or the amounts of such claims MAY NOT be released outside of local government agencies or to the public or used for solicitation or other purposes. Such information should be marked “For internal use only. Protected by the Privacy Act of 1974.”

General or aggregated information, such as total claims paid for a community or an area or data not connected to a particular property MAY be made public.

floodplain is tallied and updated each year for the community's Program Data Table (Section 213.a). This comparison should be done by FIRM Zone, such as Unnumbered A Zone or V Zone, and by occupancy type (e.g., single family homes and non-residential).

- (b) The average amount of coverage ("insurance in force") by FIRM zone and occupancy type can be compared to the amount of expected flood damage from a base flood. For example, many people may only have coverage equal to the remaining balance of their mortgage, which may not be sufficient to cover the amount of damage that could result from a 100-year flood. Many communities have used Hazus-MH, which is a tool that can help estimate expected flood damage (see www.fema.gov/hazus).

For local government officials using detailed data to do this step:

- If the assessment identifies errors in the policy data, such as an inaccurate address or the wrong community identification number, the correct data should be submitted to the ISO/CRS Specialist.
- If the assessment finds that a grandfathered X-Zone policy is actually in the SFHA, it should be counted as a policy in the SFHA for the purposes of this assessment.

Community staff are encouraged to examine the level of coverage in the priority areas identified in a floodplain management plan (Activity 510), Program for Public Information (Activity 330), or CRS Community Self Assessment (Section 240).

(3) Prepare the document. An assessment document is prepared that

- (a) Explains the process followed;
- (b) Provides summary data, such as a table with the coverage numbers for each FIRM zone and occupancy type. If the community used detailed policy data, summary data by priority area would be useful; and
- (c) Concludes with a narrative summary of the current coverage and recommendations about where improvements would help. Examples of improvements include, but are not limited to
- Increasing the number of buildings insured in one or more areas or FIRM zones,
 - Increasing the number of buildings insured by occupancy type,
 - Having higher levels of coverage where the expected amount of damage from a base flood is more than the average amount of coverage, or
 - Increasing the number of Preferred Risk Policies in areas remapped from A Zones to an X Zone.

The assessment document may be a stand-alone document or it may be prepared and published as part of a flood insurance coverage improvement plan (credited in the next section), a Program for Public Information (credited in element PPI under Activity 330),

or a floodplain management plan (credited under Activity 510). A multi-jurisdictional plan must include this information for each of the participating communities.

- (4) **Submit to the governing body.** The assessment document (containing only general or aggregated data or maps) is submitted to the community's governing body. In the case of a multi-jurisdictional plan, each community seeking this credit must submit the document to its governing body. No action needs to be taken by the governing body for FIA credit.
- (5) **Reassess.** Updated flood insurance data must be obtained five years after the assessment was done. The new information is used to update the level of coverage and the recommendations. The document is revised accordingly and submitted to the community's governing body.

Communities are to keep track of their building counts as part of their annual recertification (see Section 213.a), so the data needed to update the assessment should be readily available.

An updated FIA can be a new document or an addendum to the existing document. The FIA update will be reviewed for CRS credit according to the *Coordinator's Manual* currently in effect, not the version used when the community originally requested this credit. The updated FIA must be developed, reviewed, and submitted to the governing body following the same process used when the original document was submitted.

Credit Points for FIA

FIA = 15 points, for preparing the assessment document and submitting it to the community's governing body.

Documentation for FIA Provided by the Community

If the flood insurance coverage assessment is part of the community's Program for Public Information that receives PPI credit under Activity 330, no additional documentation is needed. The documentation listed below is needed only if the assessment is not part of a credited Program for Public Information.

- (1) At each verification visit,
 - (a) The current flood insurance coverage assessment document, and
 - (b) Documentation that the document was submitted to the community's governing body (e.g., a cover memo or a note in the governing body's minutes).

372.b. Coverage improvement plan (CP)

The maximum credit for this element is 15 points.

CP credit is provided for the second step in the flood insurance promotion process—preparing a plan to improve the coverage needs found in the FIA assessment. As with the assessment, incorporating the coverage improvement plan into a Program for Public

Information credited under Activity 330 (Outreach Projects) is recommended, but not required.

Several separate documents are available to help communities with outreach projects, planning committees, the Program for Public Information, assessing flood insurance coverage, and other aspects of this activity. They include additional details, suggestions, and examples, and can be found at www.CRResources.org/300.

Credit Criteria for CP

- (1) The community must receive credit for the flood insurance coverage assessment (FIA).
- (2) The plan must be prepared by a committee of people from both inside and outside the local government. The number of participants and their identities is determined by the community, but the committee must
 - Comprise at least five people;
 - Include one or more representatives from the community's floodplain management office;
 - Include one or more representatives from the community's public information office, if there is one;
 - Have at least half of its members from outside the local government; and
 - Include one or more representatives from a local insurance agency.

See Step 1 in Section 332.c. The community's Program for Public Information committee or floodplain management planning committee can suffice for this committee, provided it includes one or more representatives from a local insurance agency.

Communities are encouraged to have a larger group of stakeholders, especially residents from floodprone areas on their committees. If there are no insurance agencies in town, the community can document participation by one or more out-of-town agencies that normally do business in the community.

If the committee is a multi-jurisdictional planning group, it must meet the same criteria as for a multi-jurisdictional Program for Public Information committee, found in Step 1 in Section 332.b. Having one insurance agency represented on the multi-jurisdictional planning group is acceptable.

- (3) The committee must prepare and recommend a coverage improvement plan. The plan document must include the following:
 - (a) A list of the members of the committee and their affiliations;
 - (b) The flood insurance coverage assessment credited under FIA, with aggregate insurance data, in accordance with the Privacy Act. A separate assessment does not have to be published and provided to the governing body if it is included in the coverage improvement plan or the Program for Public Information document;

- (c) Current activities being implemented within the community to promote flood insurance, including activities by state and local agencies and insurance companies. This could be prepared as part of Step 2 of the Program for Public Information process;
- (d) Desired outcomes for coverage improvement. The community may want to set priorities and address one or two first. This could be prepared as part of Step 3 of the Program for Public Information process;
- (e) A description of each project designed to increase coverage, who will do it, and when it will be done. Projects can encourage people to maintain their coverage. This could be prepared as part of Step 4 of the Program for Public Information process;
- (f) At least one project must demonstrate that the community's elected leadership encourages people to purchase or increase their flood insurance coverage. Examples of such a project include a public forum or event involving the community's governing body or a document sent to all residents and signed by the mayor. Statements at a regular meeting of the governing body are not sufficient;
- (g) The process that will be followed to monitor and evaluate the projects, including a reporting procedure or other technique by which the committee will make sure the projects are done. This could be prepared as part of Step 7 of the Program for Public Information process; and
- (h) A copy of the draft plan must be sent to the FEMA Regional Office's flood insurance liaison. The liaison does not approve the plan. The purpose of the submittal is to see if the Regional Office can provide assistance or useful information.

The plan can be included in the community's Program for Public Information or floodplain management plan, instead of being a separate document. If the community's Program for Public Information or floodplain management plan is a multi-jurisdictional plan, it must include this information for each of the communities.

FEMA can provide information on national efforts to promote flood insurance and can provide materials to explain flood insurance. For more information see www.FloodSmart.gov.

- (4) The plan document must be submitted to the community's governing body. In the case of a multi-jurisdictional plan, each community seeking this credit must submit the document to its own governing body. No action needs to be taken by the governing body unless the community wants credit for implementing the plan (CPI). In that case, the plan would need to be adopted by following the same adoption criteria used for PPI credit under Activity 330.
- (5) Continuation of this credit is dependent on preparation of an annual evaluation report, similar to the annual report needed for a Program for Public Information or floodplain management plan. As with those reports, the annual report evaluating the coverage improvement plan must be submitted to the governing body and included in the annual CRS recertification package.

- (6) The plan must be updated on a five-year cycle, using data from the updated assessment (see step 5 in the FIA assessment in the previous section). Preparation of the updated plan follows the same process as the original plan, including sending a draft to the flood insurance liaison in the FEMA Regional Office.

Credit Points for CP

CP = 15 points, for preparing the coverage improvement plan and submitting it to the governing body

Documentation for CP Provided by the Community

If the flood insurance coverage improvement plan is part of the community's Program for Public Information credited in element PPI under Activity 330, no additional documentation is needed. The documentation listed below is needed only if the plan is not part of a credited Program for Public Information.

- (1) At each verification visit,
 - (a) The current flood insurance coverage improvement plan (Section 372.b, credit criteria (3) and (7)).
 - (b) Documentation that the plan was submitted to the governing body (e.g., a cover memo or a note in the governing body's minutes) (Section 372.b, credit criterion (4)).
- (2) With each annual recertification,
 - (a) A copy of the annual evaluation report (Section 372.b, credit criterion (6)).
 - (b) Documentation that the annual evaluation report was submitted to the governing body (e.g., a cover memo or a note in the governing body's minutes) (credit criterion (5)).

372.c. Coverage improvement plan implementation (CPI)

The maximum credit for this element is 60 points.

CPI credit is provided for the third step in the flood insurance promotion process—implementing the plan to improve coverage. As with the previous elements, including the coverage improvement projects in the Program for Public Information that is credited in element PPI under Activity 330 (Outreach Projects) is recommended, but not required.

Several separate documents are available to help communities with outreach projects, planning committees, the Program for Public Information, assessing flood insurance coverage, and other aspects of this activity. They include additional details, suggestions, and examples, and can be found at www.CRSresources.org/300.

Each CPI project is scored the same way as are outreach projects (OP) in Activity 330 (Outreach Projects) with two exceptions. First, only the topic of flood insurance is credited

here. Second, because the community does a special evaluation of flood insurance coverage needs and of the appropriate public information projects dealing with flood insurance, it is expected that the Activity 370 outreach projects will be more effective. Therefore, they receive twice the credit as projects under Activity 330. Coverage of the topic of flood insurance in the same project cannot be credited under both activities. If a project implemented pursuant to the CPI covers several topics, the topic of flood insurance should be scored only under Activity 370, while the other topics can be scored under Activity 330.

Credit Criteria for CPI

- (1) The community must receive credit for the flood insurance coverage assessment (FIA) and credit for the adopted coverage improvement plan (CP). The criteria for adoption of the plan is the same as the criteria for adopting a Program for Public Information (PPI) as stated in Step 6 in Section 332.c. If the coverage improvement plan is incorporated in a credited Program for Public Information, adoption of the Program for Public Information document is sufficient.
- (2) The projects implemented for CPI credit must be listed in the coverage improvement plan (or the Program for Public Information document, if the coverage improvement plan is incorporated into the Program for Public Information).
- (3) The community must implement at least one project each year that demonstrates that the community's elected leadership encourages people to purchase or increase their flood insurance coverage (see CP credit criterion (3)(f) in Section 372.b).

Credit Points for CPI

A maximum of 60 points is available for this element.

$$\text{CPI} = \sum \text{CPI\#1} + \text{CPI\#2} + \text{CPI\#3} \dots$$

The value for each coverage project implemented, CPI#1, CPI#2, etc., is the product of (A) x (B), i.e.,

(A) The number of points per flood insurance message identified in the coverage improvement plan, which is based on the type of project: informational (2 point), general outreach (4 points), or targeted outreach (12 points)

multiplied by

(B) The number of times the project is delivered each year

A spreadsheet in Microsoft Excel® is available to help in calculating this credit.

The values for each coverage project implemented (CPI#1, CPI#2, etc.) are added to determine the total value for CPI.

Each project that is implemented on the flood insurance topic receives twice the points that it would if it were scored as an outreach project (OP) under Activity 330 (Outreach Projects). If the community has a credited Program for Public Information that includes the CPI project, the 40% PPI bonus is added. The 30% stakeholder bonus (element STK under Activity 330) can also be added. However, the maximum credit for CPI is 60 points, including any PPI and STK bonuses.

Credit points for CPI are separate from the points for OP, PPI, and STK under Activity 330. If a community is implementing enough projects, it can obtain the maximum points available for Activity 330 and receive up to 60 more points for CPI. A community can receive credit for different projects that promote flood insurance under both Activity 330 and Activity 370. However, the topic of flood insurance cannot be credited under both activities for the same project. The part on flood insurance can receive higher points under CPI, while the other topics are scored as an Activity 330 project.

Example 372.c-1.

A community's coverage improvement plan identifies two messages related to flood insurance coverage. It recommends four presentations to neighborhood associations to discuss flood protection and convey the coverage improvement plan's two flood insurance messages.

$CPI\#1 = 2 \times 4 \times 4 = 32$ (2 messages at 4 points per message delivered 4 times a year through general outreach). Messages on the other topics covered during the presentation are credited as outreach projects, OP, under Activity 330.

If the coverage improvement plan is part of a Program for Public Information, the presentations would also receive a 40% bonus for being part of the Program for Public Information.

Because the presentations are sponsored by the neighborhood associations, they would receive an additional 30% bonus for stakeholder delivery. In that case,

$$CPI\#1 = 2 \times 4 \times 4 \times 1.40 \times 1.30 = 58.24$$

The coverage improvement plan also calls for the annual letter from the mayor to all floodplain residents to include the two messages.

$CPI\#2 = 2 \times 12 \times 1 \times 1.40 = 33.6$ (two messages at 12 points per message for the targeted project to all floodplain properties, delivered once a year. The project is described in the PPI for the 40% PPI bonus. The project is delivered by the community, so there is no stakeholder (STK) bonus.)

$$CPI = CPI\#1 + CPI\#2 = 58.24 + 33.60 = 91.84.$$

The maximum points for this element are 60, so the community receives 60 points.

Documentation for CPI Provided by the Community

- (1) At each verification and recertification,
 - (a) Copies of flyers, presentations, brochures, etc. that have been produced and disseminated as outreach projects. If an outreach project is a presentation to a group, it can be documented with a copy of the meeting's minutes or a memo to the file.

372.d. Technical assistance (TA)

The maximum credit for this element is 20 points.

TA credit is provided for advising people who have questions about flood insurance. This credit is modeled on the credit criteria for providing financial assistance advice (FAA) under Activity 360 (Flood Protection Assistance).

This credit is separate from FIA, CP, and CPI. The community does not need to prepare a flood insurance assessment or coverage improvement plan for this credit. However, the coverage improvement plan should discuss providing this technical assistance as a way to encourage people to purchase, maintain, or improve their coverage. If the service is credited under TA, it cannot also be credited as a CI or OP project.

The advice and assistance on flood insurance provided for TA credit can be administered in the same way as advice and assistance on property protection credited in Activity 360. The community may have the same person(s) provide both types of assistance and may publicize and document them together. The community would still receive credit for the two different services under each activity.

Credit Criteria for TA

- (1) The community must identify at least one person, office, or agency to provide flood insurance advice. The person(s) could be a city employee, consultant, employee of a county or regional flood control district, or an insurance agent. It need not be local staff if another agency or organization has agreed to answer inquiries.
- (2) The service must be publicized at least once a year. There are three publicity options:
 - (a) An annual notice that reaches everyone in the community, such as an article in a newsletter or stuffer in a utility bill that goes to all properties;
 - (b) An annual notice directed to the areas with flooding and drainage problems, such as a mailer to all properties in the floodplain; or
 - (c) An annual outreach project developed as part of a Program for Public Information credited in element PPI under Activity 330, provided that the program document identifies the audience for the service and discusses the best way to reach that audience. There are no credit points under Activity 330 for simply publicizing the service, but there is credit for explaining flood insurance (topic #2), and a notice of the service would be useful as a part of that explanation.
- (3) Records of the service must be kept and provided for credit documentation.

Credit Points for TA

TA = the total of the following:

15, for providing the technical assistance service,

plus

5, if the service is provided by an Associate in National Flood Insurance (ANFI™)

More information on the ANFI® certificate can be found at www.aicpcu.org/anfi.

Documentation for TA Provided by the Community

(1) At each verification visit,

- (a) If the person is not a community employee, a letter stating that the person and/or agency has agreed to do the work (Section 372.d, credit criterion (1)). If the service provider covers several jurisdictions (e.g., a county flood control agency), a letter or memo stating that the service is provided throughout its jurisdiction is sufficient.
- (b) A copy of how the service is publicized (Section 372.d, credit criterion (2)).
- (c) Records of the service provided (Section 372.d, credit criterion (3)). These can be copies of written reports, memos, emails, letters to inquirers, etc.

(2) With the annual recertification,

- (a) A copy of material showing how the community publicized the service during the year.

373 Impact Adjustment

There is no impact adjustment for this activity.

374 Credit Calculation

$$c370 = FIA + CP + CPI + TA$$

375 For More Information

- a. Additional information and examples can be found at www.CRSresources.org/300, including a spreadsheet in Microsoft Excel® ("330-370 Spreadsheets.xls") to facilitate calculating the credit for this activity.
- b. Details on flood insurance can be found in the manual for insurance agents, found at www.fema.gov/library/viewRecord.do?id=6393.

- c. Information on the Associate in National Flood Insurance (ANFI[®]) can be found at www.aicpcu.org/anfi. One does not have to be a licensed insurance agent to take the tests and qualify for ANFI[®].
- d. National Flood Insurance training is available for all NFIP stakeholders nationwide. Check the following sources for online and classroom training:
 - NFIP state coordinating agencies (for example, the Department of Water Resources);
 - The Association of State Floodplain Managers at www.floods.org;
 - State floodplain management associations;
 - NFIP Insurance Agent, Lender, and Adjuster Training at www.nfipiservice.com/training; and
 - The Emergency Management Institute at <http://training.fema.gov/EMI>. The course, Advanced Floodplain Management Concepts II (E282), has a full day module on flood insurance.

376 Related Activities under the Community Rating System

- Activity 310 (Elevation Certificates) encourages the community to collect and maintain FEMA Elevation Certificates on properties in the SFHA and Activity 320 (Map Information Service) encourages communities to provide data from the Flood Insurance Rate Map (FIRM) to inquirers. Both of these services can provide the kind of data needed to help an advisor explain to an inquirer how flood insurance policies are rated.

These two services can also help insurance agents write policies. Such assistance could encourage them to promote flood insurance among their customers.
- Activity 330 (Outreach Projects) credits messages about flood insurance. The coverage improvement plan should be part of the Program for Public Information credited in element PPI under Activity 330.
- Projects should publicize the community's willingness to provide additional advice and assistance to interested people. The publicity requirement for technical assistance (TA) should be coordinated with, and be part of, the community's Activity 330 outreach projects.
- Similarly, the website credited in Activity 350 (Flood Protection Information) could promote flood insurance, give links to more information about flood insurance, and advise users about the technical assistance (TA) service.
- Activities 610 (Flood Warning and Response), 620 (Levees), and 630 (Dams) have outreach project prerequisites. The residents in areas threatened by floods, levee overtopping, and dam failures would benefit by having flood insurance. The project for Activity 620 (Levees) requires a discussion of insurance.