MEMORANDUM FOR: Write Your Own Principal Coordinators and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: FloodSmart – March/April Newsletter of the NFIP Marketing Campaign

March 23, 2005

Read on for the latest from FloodSmart! In this issue:

Learn about some of the causes for spring flooding and the 2005 spring flooding forecast. Find out about our new SFIP to PRP conversion piece to help your clients during map changes. Also, we have a winner for the “Capture the Flood” contest! See the winning photograph.

Please take a moment to read this valuable resource and pass it along to your agents. You can use the information in your newsletters, publications, or list-serve e-mails. If you have any questions or need additional information, please contact floodsmart@ogilvypr.com.

Attachment

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Marketing, Underwriting
Spring floods are a real and serious threat. In 2004 more than 400,000 losses were directly attributed to flooding. The extent of spring flooding depends, in part, on several factors: the amount and distribution of winter precipitation, the snowmelt, the depth of the snow pack, and how much snow is still on the ground at the time spring flooding begins. High snow levels, heavy rain, and heavy snowmelt can contribute to severe flooding conditions during the spring. Heavy rains over an extended period, especially if there is already heavy snow on the ground, may lead to an increase in spring flooding. Spring floods can occur in many areas of the nation, including both coastal and inland regions. The northern Great Plains and the Midwest may experience flooding in the spring. In the winter of 1997, North Dakota experienced severe flooding in its north central region as a result of snowmelt and high river levels. In some areas, the depth of the snow pack reached 100 inches deep. The total economic damage from the floods was estimated to be over $300 million. In the winter of 1995, North Dakota also experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $200 million. In the winter of 1993, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $150 million. In the winter of 1992, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $100 million. In the winter of 1991, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $50 million. In the winter of 1990, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $25 million. In the winter of 1989, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $10 million. In the winter of 1988, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $5 million. In the winter of 1987, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $1 million. In the winter of 1986, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $500,000. In the winter of 1985, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $250,000. In the winter of 1984, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $100,000. In the winter of 1983, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $50,000. In the winter of 1982, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $25,000. In the winter of 1981, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $10,000. In the winter of 1980, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $5,000. In the winter of 1979, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $1,000. In the winter of 1978, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $500. In the winter of 1977, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $250. In the winter of 1976, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $100. In the winter of 1975, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $50. In the winter of 1974, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $25. In the winter of 1973, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $10. In the winter of 1972, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $5. In the winter of 1971, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $2. In the winter of 1970, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $1. In the winter of 1969, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.25. In the winter of 1968, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.1. In the winter of 1967, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.05. In the winter of 1966, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.01. In the winter of 1965, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.001. In the winter of 1964, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.0001. In the winter of 1963, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.00001. In the winter of 1962, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.000001. In the winter of 1961, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.0000001. In the winter of 1960, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.00000001. In the winter of 1959, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.000000001. In the winter of 1958, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.0000000001. In the winter of 1957, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.00000000001. In the winter of 1956, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.000000000001. In the winter of 1955, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.0000000000001. In the winter of 1954, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.00000000000001. In the winter of 1953, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.000000000000001. In the winter of 1952, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.0000000000000001. In the winter of 1951, North Dakota experienced severe flooding in its northern portion due to heavy snowmelt and high river levels. The total economic damage from the floods was estimated to be over $0.00000000000000001.