

R

RECOVERY



F E M A
I S S U E 2

PEOPLE HELPING PEOPLE

T I M E S



Ohio Emergency
Management Agency

O H I O / A U G . 1 3 , 1 9 9 8



FEMA Photo by Rusty Rickart

As floodwaters receded, the elevated house on the left suffered less damage than neighboring ones.

BUILDING A SAFER OHIO

The federal disaster declaration of June 1998 for Ohio was the fifth flood disaster declaration for the state in three years.

Now the Federal Emergency Management Agency (FEMA) and the Ohio Emergency Management Agency (Ohio EMA) are focusing on actions that people, businesses, communities and governments can take to minimize the effects of future disasters.

Last October, FEMA launched *Project Impact*, a national effort to change the way America deals with disasters.

“We are shifting the focus from responding to disasters to initiating actions that reduce potential damage,” said Federal Coordinating Officer Tim Monteen.

At the state level, Ohio EMA has started Smart Recovery, a program to target ways homeowners and businesses can

protect their families and property from future damage.

Under federal law, a percentage of disaster recovery money is earmarked for activities to prevent or limit losses from future disasters. The Ohio EMA has a successful history of such activities, including the Clermont County project where 18 properties will be acquired, 32 buildings will be elevated, and 55 buildings will be floodproofed.

Other mitigation projects are funded through FEMA’s Hazard Mitigation Grant Program (HMGP), which is administered by the state.

“We are committed to help end the cycle of repeated destruction and rebuilding of damaged properties,” State Coordinating Officer Dale Shipley said. “Smart Recovery, *Project Impact* and HMGP are the pillars of a comprehensive program that is critical to building a safer Ohio.”

Reducing Risk Through Flood Management

Many Ohio communities have developed comprehensive plans to reduce the impact of repeated, devastating floods, and to make sure people in these communities can get flood insurance to protect against financial loss.

“It is to everybody’s benefit to make sure we know our flood risks and enforce flood-safe building standards,” State Coordinating Officer Dale Shipley said.

The National Flood Insurance Program (NFIP), part of the Federal Emergency Management Agency (FEMA), mandates participating communities to adopt and enforce floodplain management ordinances that meet minimum requirements.

NFIP requirements establish construction criteria for buildings in flood hazard areas. For example, participating communities must require new residential structures to be built above the “base flood elevation” (a flood that has a one percent chance of being equaled or exceeded in any given year).

FEMA identifies and maps flood hazards for communities. Flood insurance, backed by the federal government, is available to people in communities that participate in the flood insurance program.

APPLY BY PHONE

1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 6 p.m.
Seven Days a Week

Toll Free



A M E S S A G E F R O M

FEDERAL COORDINATING OFFICER

TIMOTHY MONTEEN

It has been more than a month since President Clinton declared 23 counties in Ohio a federal disaster area following the tornado in the north and flooding in the southeast. This was the fifth flood disaster in three years, and this time flooding occurred in some areas that had not experienced floods before.

Since then, considerable progress has been made in recovering from the devastation. Across the state, homes are being fixed, roads and bridges are being repaired and businesses are again opening their doors. This progress is a credit to the character, spirit and commitment of the people of Ohio to move forward. It is also an affirmation of the partnership of federal agencies, state and local officials and dedicated volunteer agencies.

Full recovery will take continued teamwork. It is also essential as we look to the next potential flood.

Challenges lie ahead for the state, communities and individuals as we work together to minimize the devastation of future floods. Important decisions will face each of you as you take an active role in protecting your future.

As you rebuild your lives, consider ways to protect yourself and your home from future damage. Working together we can stop the cycle of devastation caused by repeated flooding.



A M E S S A G E F R O M

STATE COORDINATING OFFICER

DALE SHIPLEY

Once again, Ohio suffered devastating storms and floods, leaving homes destroyed and families struggling to recover. As before, Ohioans pulled together to rebuild their towns, homes and lives.

As you make decisions about rebuilding, consider actions you can take now to lessen the impact of future disasters...what we call Smart Recovery.

There are things you can do to lessen your potential risk. Purchase flood insurance. A new home, built to code and not in the floodplain, can be insured for flood at an average annual cost of only \$376 for \$100,000 worth of coverage. If you're flooded, that coverage will go further to help you recover than any federal or state assistance.

National Weather Service weather radios with a tone alert can warn you of flash floods and tornadoes, giving you more time to get to safety. These low-cost radios are available at most electronic stores.

Floodproofing measures you can take include elevating key appliances and utilities, tying down propane tanks or installing backflow valves to prevent sewer backup. Other options include moving out of the floodplain altogether or elevating your structure above the base flood level.

I am confident that the strength characteristic of Ohioans will prevail as we go about the long and difficult job of recovery.

TEAMWORK SPEEDS RECOVERY

Following are some efforts of the many agencies contributing to the disaster recovery effort in Ohio.

Federal Agencies

As of Aug. 6, over 7,500 people called the **Federal Emergency Management Agency (FEMA)** toll-free registration line for assistance. The temporary disaster housing program has completed 5,785 inspections and issued 3,809 checks, totaling \$6.5 million.

FEMA has obligated more than \$1million to reimburse state and local officials for storm-related debris removal, emergency services, and restoring damaged roads, buildings and utilities.

As of Aug. 3, the **U.S. Small Business Administration (SBA)** approved \$9.1 million in loans for businesses and homeowners.

The **U.S. Army Corps of Engineers** has been removing and disposing of debris in Noble County.

State Agencies

The **Ohio Emergency Management Agency (Ohio EMA)** staffed the emergency operations center and coordinated federal and state

resources as needed by local governments.

The **Ohio Individual and Family Grant Program (IFG)** provides grants to individuals and families to meet serious disaster-related needs and necessary expenses not covered by insurance or other federal, state or voluntary agency disaster assistance programs. As of Aug. 6, IFG received 3,141 grant applications and approved \$2.1 million in payments.

The **Ohio Department of Transportation (ODOT)** deployed more than 1,000 employees to assist in recovery efforts.

The **Ohio National Guard** deployed 950 soldiers to assist with emergency response and recovery efforts.

The **Ohio Department of Development** in cooperation with the **Department of Administrative Services** placed more than 125 families with no other housing alternatives in travel trailers until permanent housing is found.

Voluntary Organizations

The **American Red Cross** served more than 55, 641 meals and distributed 1,703 cleanup kits.

COUNTY ACTS TO REDUCE DAMAGE

As Licking County officials can testify, preparation pays off.

While preliminary damage estimates to the area stand at approximately \$450,000, that loss could have been much higher had projects not been carried out following the floods of July 1997.

In December 1997, Licking County completed a logjam removal project. Traditionally, areas blocked by logjams flood, causing extensive property damage and disrupting traffic. County officials believe that removing logjams that formed after extensive rains and erosion prevented extensive flooding and property loss in June 1998.

Because Licking County has been proactive in implementing projects to protect the county from future disaster damage, on June 3 of this year, Federal Emergency Management Agency (FEMA) Director James L. Witt invited Licking County to become a *Project Impact* community.

Project Impact is a national initiative launched by FEMA to build disaster-resistant communities. It calls on communities to form partnerships of government officials, businesses, industries and citizens to assess their vulnerabilities to hazards and implement strategies to limit damage before disasters occur.

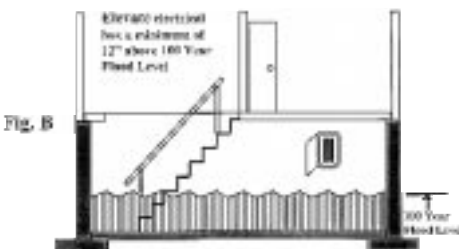
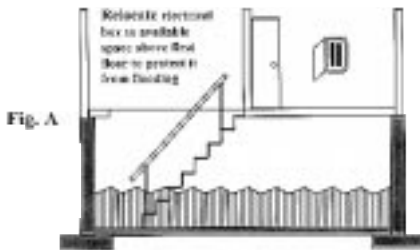
Removing logjams from rivers and streams is an example of how communities can reduce future disaster losses.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, call the FEMA Helpline 1-800-525-0321 (TTY: 1-800-660-8005).

To help you, FEMA will ...

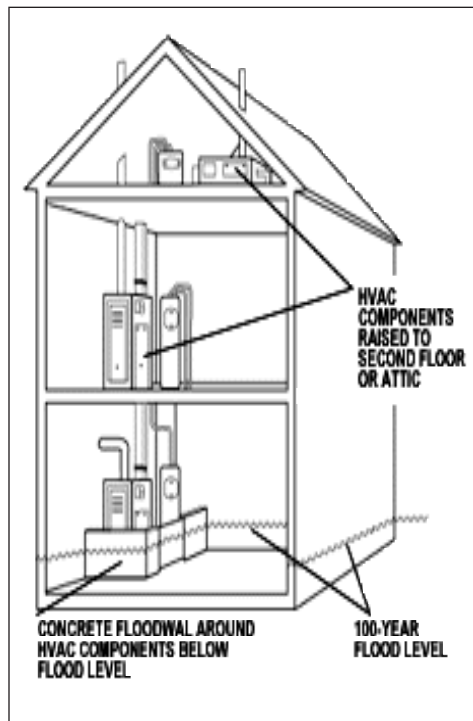
- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

REDUCING FLOOD DAMAGE



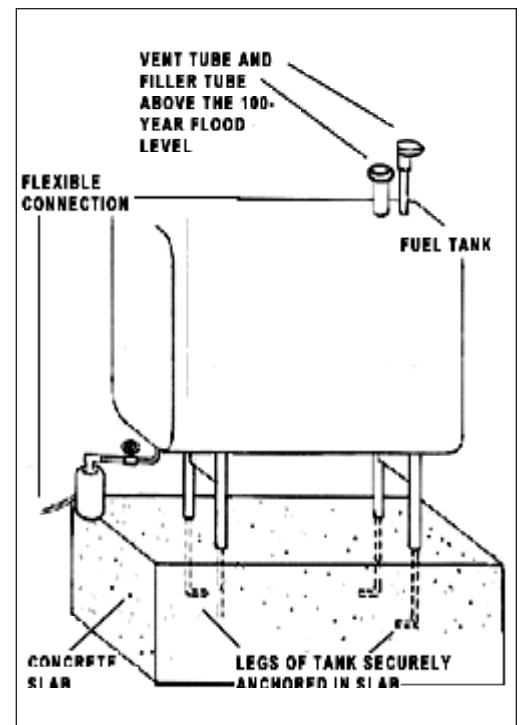
ELECTRICAL BOX

Relocate the electrical box to an upper floor (A) or elevate the electrical box to a recommended 12" safety margin above base flood elevation (B)



HEATING, VENTILATING AND COOLING EQUIPMENT (HVAC)

Move equipment from the basement or lower level of the house to an upper floor or to the attic.



FUEL TANKS

Attach the fuel tank to a large concrete slab whose weight is great enough to resist the force of floodwaters.

Preparing for a Tornado

When tornadoes strike, usually in late afternoon or evenings in March or April, they hit with incredible speed.

Once a tornado strikes a home or business there is little to do to prevent damage, but there are steps one can take ahead of time to limit damage and loss.

Remove trashcans and other loose materials from the area immediately surrounding your home.

Storage sheds, outbuildings, and smaller objects, such as outdoor furniture and barbecue grills, should be anchored, or, if you have adequate warning, moved indoors.

Trees should be planted far enough away from your home so they cannot fall on it.

Reinforce double entry doors. Add a heavy-duty dead bolt or slide bolts to the top and bottom of the half of the door that you do not open. Replace screws with longer screws that extend further into the doors and frame.

Reinforce or replace garage doors.

This issue of *Recovery Times* is published by the Federal Emergency Management Agency (FEMA) and the Ohio Emergency Management Agency with help from other federal, state and voluntary agencies. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**. For additional copies of *Recovery Times*, call **1-800-480-2520**.

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DR 1227



Photo by Nancy Dragani

Trees should be planted far enough from your home to prevent damage from tornadoes.

KEEPING THE ROOF OVER YOUR HEAD

When high winds or tornadoes strike, the roof of your house is most vulnerable to damage. Proper roof construction is essen-

tial, and a few dollars spent during repair or reconstruction can save thousands in future storm damage.

The connection between the roof and walls must be strong enough to resist the “uplift” effect of strong winds. Roof trusses or rafters should be properly tied to exterior walls with metal “hurricane” connectors or straps.

Use specially designed metal connections to attach the roof to wall plates, which are already well connected to wall studs (see Figure 1).

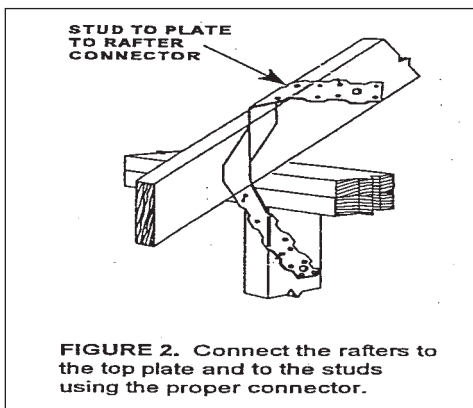
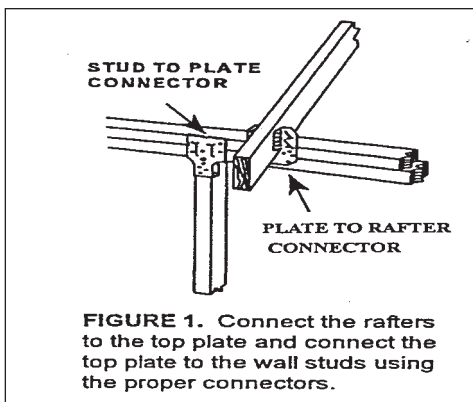
You may choose instead to use metal strapping or connectors to tie the roof rafters to both the wall top plate and the wall studs (see Figure 2).

Special connectors also are available to attach a roof to a masonry wall.

Gable-end roofs are more susceptible to damage from high winds than hip or flat roofs. Bracing for trusses and rafters can add protection to your home.

In choosing the appropriate connectors for your walls, you can check with lumber supply outlets, your contractor or local building or planning officials.

For more information, contact the Smart Recovery Hotline, **1-800-267-4474**.





Some simple actions can protect homes, such as this mobile home, from future flood damage.

FEMA Photo by Rusty Rickart

Permits Needed For Rebuilding

Owners of flood-damaged homes and commercial structures should check with local officials before beginning repairs and rebuilding.

Communities participating in the National Flood Insurance Program (NFIP) have flood-protection codes that set standards for new and substantially damaged structures in identified flood-hazard areas. Permits for structures in flood-hazard areas must be obtained prior to any rebuilding or repair.

A substantially damaged structure is one that has damage equal to or exceeding 50 percent of its pre-damage market value.

If a community decides that a building is substantially or repetitively damaged, flood insurance may provide help in meeting the codes. Insurance that includes Increased Cost of Compliance (ICC) will help pay for up to \$15,000 to elevate, floodproof, demolish or relocate the building.

THINKING ABOUT FLOOD INSURANCE?

For the more than 33,850 Ohio residents who purchased flood insurance, the June 1998 storms and floods were less costly than they might have been. As many Ohio residents have learned, standard homeowner insurance policies do not cover damage from rising waters. Ohioans who do not have flood insurance can take steps now to protect themselves against future losses.

Backed by the federal government, flood insurance is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

Most of the communities in Ohio participate in the NFIP. You can purchase flood insurance from any licensed agent or company – the same one, for example, who handles your homeowner or automobile insurance.

Premiums vary according to flood risk, the amount of coverage, the deductible and the type of building you are insuring. In

Ohio, the average premium is \$376 per year for \$100,000 coverage for structures compliant with floodplain regulations.

On a single-family home, homeowners can purchase flood insurance coverage up to \$250,000 on the structure. This policy covers basement damage including:

- Foundation elements, including posts, pilings, piers or other support systems.
- Required utility connections.
- Certain mechanical equipment necessary for the habitability of the building, such as furnaces, hot water heaters, air conditioners, heat pumps, electrical junctions and circuit breaker boxes.
- Basic appliances normally found in a basement such as clothes washers, dryers and food freezers.

Homeowners and renters can purchase up to \$100,000 flood insurance coverage for personal belongings located on the first floor and above. Mobile homes can be insured if they are on a permanent foundation and anchored to resist flotation, collapse or lateral movement.

Business owners can purchase flood insurance coverage up to \$500,000 on the building and \$500,000 on contents.

But what if your home or business is not in a floodplain? Floods can, and do occur almost anywhere. Nearly 30 percent of NFIP claims come from properties considered to be at only low to moderate risk.

For more information, contact your local insurance agent or call the NFIP toll-free at **1-800-720-1090**.

And don't delay. There is a 30-day waiting period before most new policies take effect, and the next flood could occur much sooner than anyone expects.

Make sure disaster aid goes to those who deserve it.

FEMA Fraud Hotline

1-800-323-8603

OUT OF HARM'S WAY

Having more than two feet of water flowing through his house was enough to convince Brian Schoolcraft to elevate his house.

Schoolcraft, his wife and three sons have lived in Trimble near Sunday Creek for the past seven years.

“That creek floods up into my yard, usually twice a year,” Schoolcraft said. “This time, we lost nearly everything.”

True to its name, Sunday Creek overflowed its banks on Sunday, June 28, pushing floodwater into the Schoolcraft home. The family had to evacuate by boat in the early morning hours.

“We were lucky no one lost his life or got hurt,” Schoolcraft said.

Schoolcraft said his family does not want to go through another flood. He called FEMA to register for assistance and also has spoken with mitigation specialists about elevating his house.

“Raising a home is a proven, long-term solution to reduce the risk from future floods,” State Hazard Mitigation Officer Pat Beck said.

Schoolcraft hired a Nelsonville company that specializes in foundations to raise his home 32 inches. Work began on the house July 13, just 15 days after the water from Sunday Creek receded.



FEMA Photo by: Keppie Keplinger

Tired of repeated flooding, this Athens County man decided to elevate his home.

Schoolcraft estimates that it will take about six months before the family can live in the home again, but he feels

the effort is worth the peace of mind knowing his family is out of harm's way.

CLIP AND SAVE

IMPORTANT PHONE NUMBERS

Federal Agencies

FEMA Registration 800-462-9029
 (TTY for hearing/speech-impaired) 800-462-7585
 Disaster Information Helpline 800-525-0321
 (TTY for hearing/speech-impaired) 800-660-8005
 FEMA Fraud Detection 800-323-8603
 National Flood Insurance Program
 (Obtain policy/information) 800-720-1090
 Natural Resources Conservation Service 706-546-2272
 Small Business Administration 800-359-2227
 Internal Revenue Service 800-829-1040
 (TTY for hearing/speech-impaired) 800-829-4059
 Housing and Urban Development Hotline 800-669-9777
 Department of Veterans Affairs 800-827-0648

State Agencies

Consumer Protection (Ohio Attorney General) . . 800-282-0515

Dept. of Insurance 800-686-1526
 Dept. of Aging 614-466-5500
 Senior Services 800-282-1206
 Mental Health, Crisis Assessment Services 614-276-2273
 Employment Services 614-466-4057
 Farm Service Agency 614-469-6735
 USDA Rural Development 614-469-5606
 Dept. of Taxation 800-282-1782
 Smart Recovery Hotline 800-267-4474

Volunteer Agencies

Donations Management Hotline 888-356-6364
 American Red Cross 877-753-7324
 Salvation Army 216-861-8185
 Ohio Council of Churches 614-885-9590