

Preparing for Post-Disaster Responsibilities



Michelle Staff, CFM
Floodplain Management Policy Coordinator
Wisconsin Department of Natural Resources

Oroville brings flood of insurance interest

Rebecca Byrom, owner of the San Diego-based California Flood Insurance agency, said that she received 30 phone calls Tuesday morning from California homeowners scrambling to acquire flood insurance.

"I had somebody call and tell me that they had 4 feet of water in their house and they wanted to get an insurance policy," Byrom said. "It's like being in an automobile accident and then calling your insurance company to get insurance. It just doesn't work like that; you have to have foresight."

Oroville brings flood of insurance interest

Tyler Hersko, Tyler.Hersko@vcstar.com, 805-437-0312 Published 2:00 p.m. ET Feb. 15, 2017 | Updated 10:42 p.m.



(Photo: THE ASSOCIATED PRESS)

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Although mandatory evacuations have ceased for Butte County residents near a damaged spillway at the Oroville Dam, questions are being raised about flood insurance in preparation for a storm that could unleash a torrent on nearby communities later this week.

The problem is that for Oroville residents, it may be too late to acquire flood insurance that would cover the immediate threat, said Edith Lohmann, a national flood insurance specialist with the Federal Emergency Management Agency. With few exceptions, flood insurance plans take a month to go into effect, Lohmann said.



Definition of a Disaster

A disaster is a natural or human-caused occurrence (e.g., hurricane, tornado, flood, tsunami, earthquake, explosion, hazardous materials accident, mass criminal victimization incident, war, transportation accident, fire, terrorist attack, famine, epidemic) that causes human suffering. A disaster creates a collective need that overwhelms local resources and requires additional assistance.

Adapted from the Center for Mental Health Services (CMHS), 2000.

Pre-Disaster

Opportunities for Floodplain Managers and Emergency Managers to Collaborate

- ❖ Local hazard mitigation plans
- ❖ Disaster recovery plans
- ❖ Flood Preparedness activities/public education
- ❖ Mitigation projects (construction)
- ❖ Post Disaster Recovery and Migration efforts
- ❖ Others?



Pre-Disaster

Floodplain Managers

Develop Standard Operating Procedures (SOP's) for post-flood requirements

-Identifying other partners

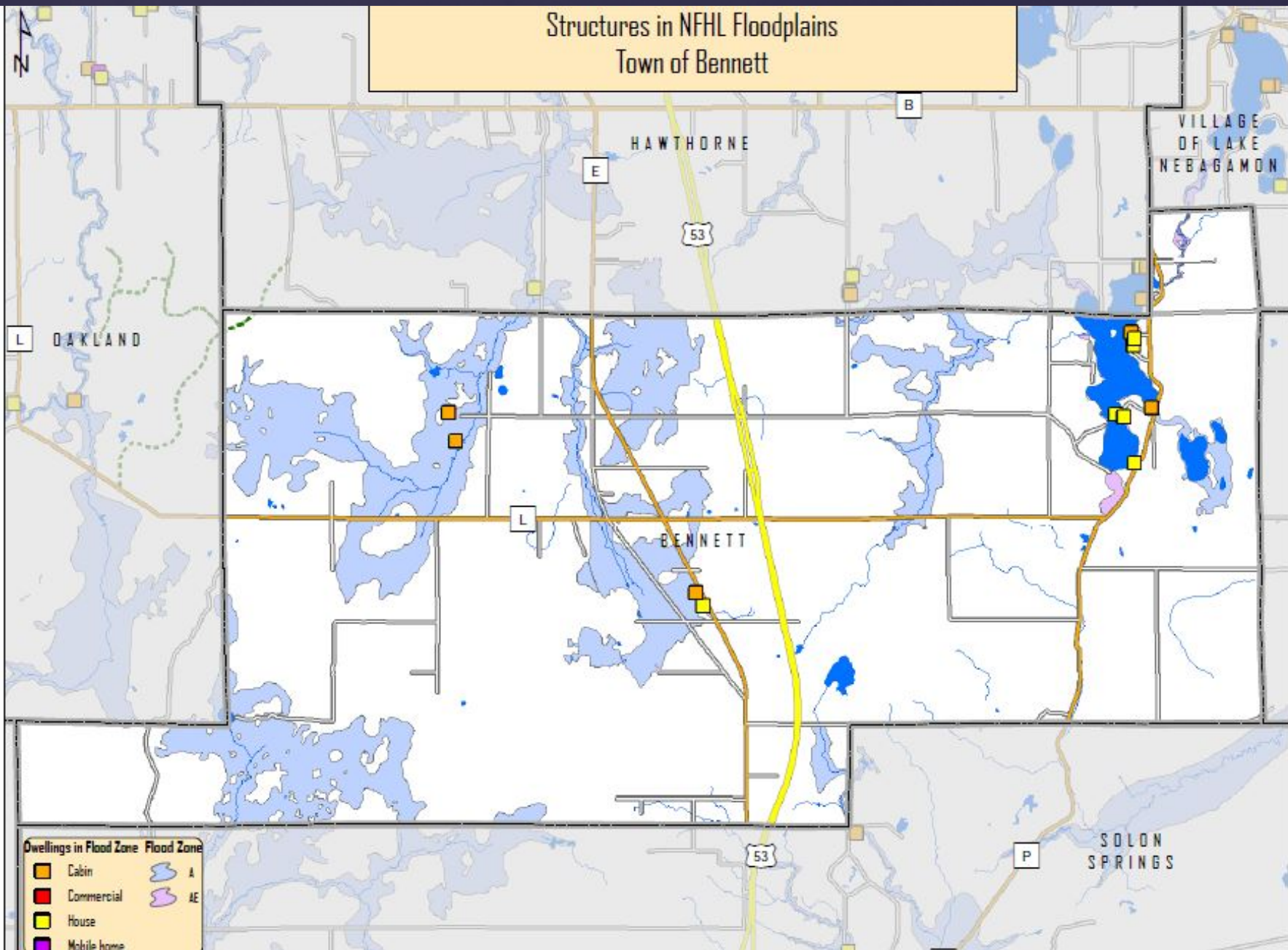
Know your Flood Insurance Rate Maps

Database of structures located in the floodplain that includes address, market value, and other characteristics

Table 27: Basic Flood Analysis, Douglas County

MCD	TOTAL UNITS	YEAR ROUND	SEASONAL	IMPROVEMENT VALUE
Solons Springs	49	16	33	\$5,065,600
Wascott	39	8	31	\$4,893,800
Dakland	36	30	6	\$3,639,400
Highland	18	1	17	\$2,751,700
Brule	18	3	15	\$1,843,900
Gordon	23	10	13	\$1,724,800
Lakeside	10	9	1	\$1,394,400
Hawthorne	12	7	5	\$1,111,900
Summit	11	10	1	\$1,019,500
Bennett	11	6	5	\$998,700
Cloverland	4	4	0	\$939,100
Amnicon	10	9	1	\$924,500
Parkland	8	8	0	\$770,600
Dairyland	11	4	7	\$500,400
Superior	5	5	0	\$398,900
TOTAL	265	130	135	\$ 27,977,200

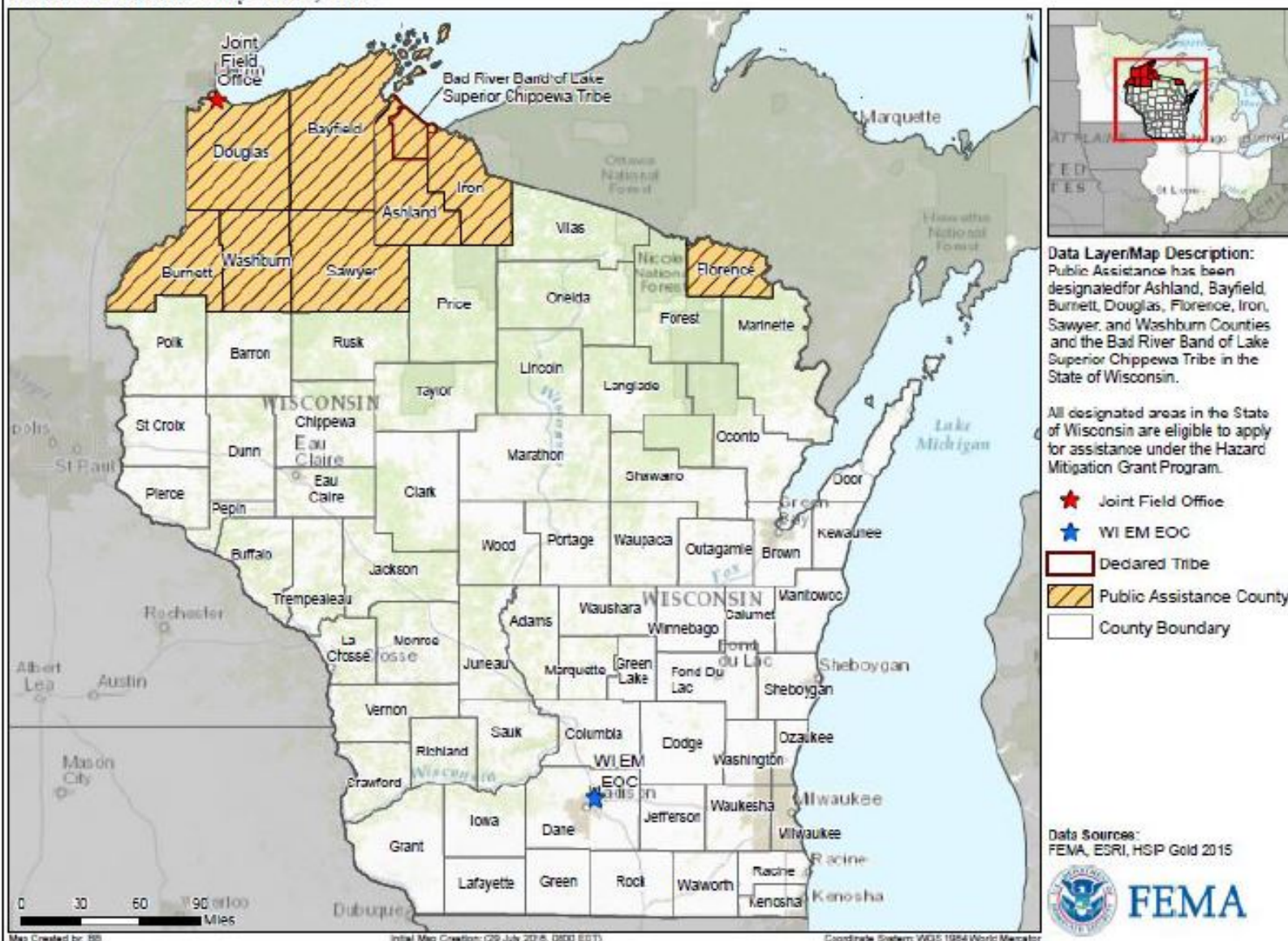
Structures in NFHL Floodplains Town of Bennett



Attachment A: Declaration Map, FEMA-4276-DR-WI, July 11-12, 2016.

Declaration Map: FEMA-4276-DR-WI (Severe Storms and Flooding)

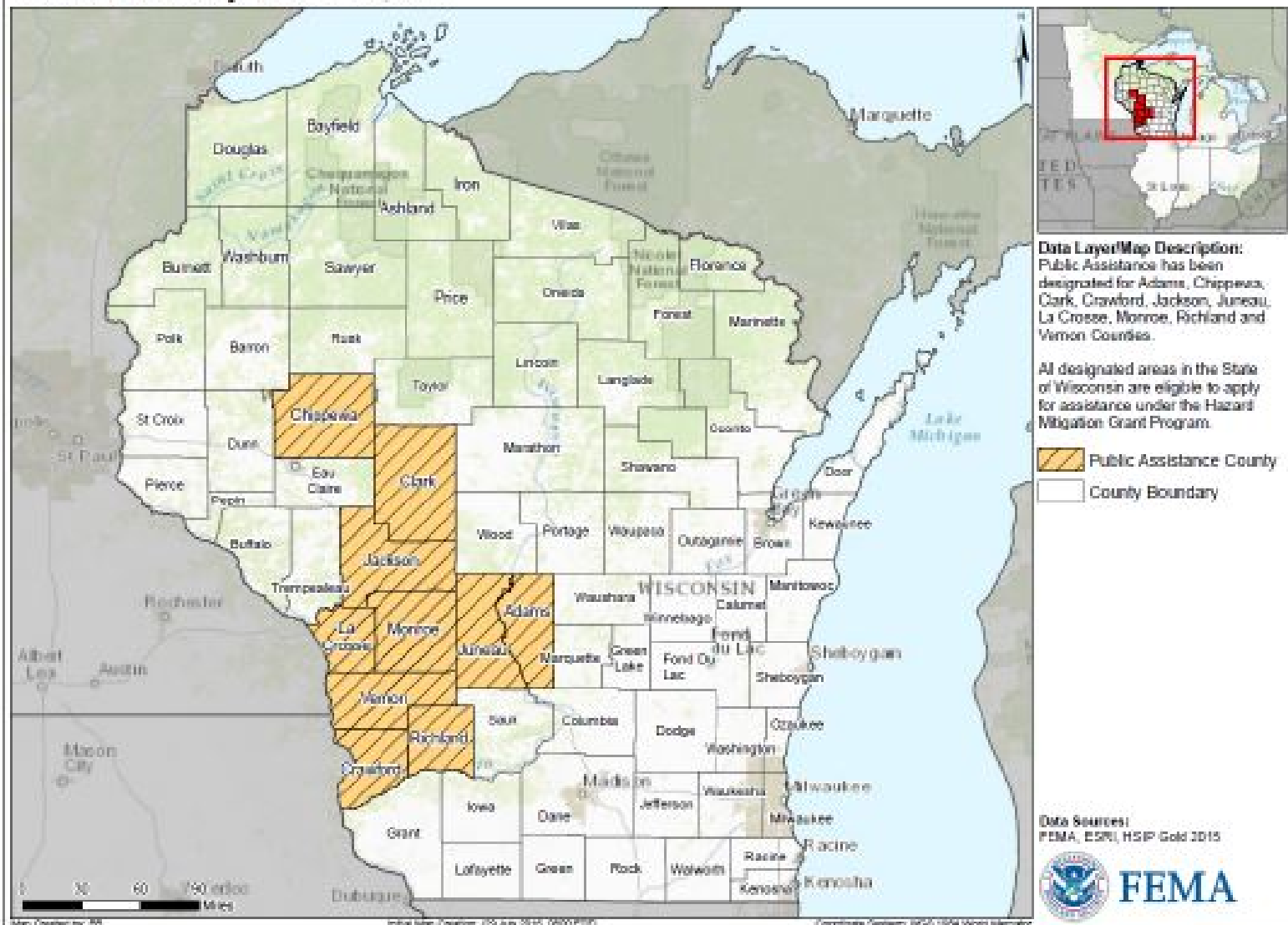
Incident Period: July 11-12, 2016



Attachment A: Declaration Map, FEMA-4288-DR-WI, September 21-22, 2016

Declaration Map: FEMA-4288-DR-WI (Severe Storms, Flooding and Flooding)

Incident Period: September 21-22, 2016





Eau Claire County 2016

Six Phases of a Disaster

1. Pre-disaster phase
2. Impact Phase
3. Heroic Phase
4. Honeymoon Phase
5. Disillusionment Phase
6. Reconstruction Phase

Post Disaster SOP

1. Activation Mechanisms
 - What events/decisions will activate the SOP?
2. Notification
 - How will inspection teams be notified of the activation?
 - Where should inspectors report? Who will supervise them?
 - What preparations should they make?
3. All Clear
 - What are All-clear criteria?
4. Inspection Process
 - Who will conduct initial sweeps to triage the affected area, and how will results be communicated?
 - Prioritize list of structures to inspect first
 - How will inspection teams organize to conduct detailed SD inspections?
 - How will damage be documented?
5. Damage Documentation
 - Who receives inspection records?
 - How will reports be processed?
 - Will the Residential Substantial Damage Estimator (RSDE) be used?
 - Who will issue Substantial Damage declarations?

When to Conduct a Substantial Damage/Improvement Determination?

1. When the structure is within the Special Flood Hazard Area; and
2. Has been damaged by flood, fire, earthquake, wind or other manmade or natural causes **OR** has applied for a permit for an addition, rehabilitation, or other repairs/improvements to the structure.

Substantial Damage

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Initial Damage Assessment

- ❖ Press Release
- ❖ Letters to homeowners in the floodplain
- ❖ Notify County Board Supervisors
- ❖ What is County policies on permitting?



Jefferson County

PLANNING AND ZONING DEPARTMENT
COURTHOUSE, 320 S. MAIN ST. ROOM 201, JEFFERSON, WI 53549
PHONE 674-8638, 674-7113, 674-7131 FAX 920-674-7525

TO: All Floodplain Property Owners

FROM: Robert Klotz, Director of Planning & Zoning
Jefferson County Planning and Zoning Department

RE: Flood Damage Reporting and Permitting Requirements

DATE: **DATE 2013**

As a consequence of the recent flooding event, Jefferson County is required by the Federal Emergency Management Agency (FEMA), the Department of Natural Resources (DNR) and Section 14:7.1(1)(b)m) of the Jefferson County Floodplain Ordinance to conduct substantial damage assessments on all floodplain residences and businesses. A structure is considered substantially damaged if the total cost to restore the structure to its pre-damaged condition equals or exceeds 50 percent of the structure's present equalized assessed value. You will be notified if your residence and/or business has or has not been substantially damaged. All residences/businesses having sustained substantial damage will be required to comply with state and local floodplain ordinances.

From: Laurie Miller
Sent: Wednesday, June 25, 2008 3:06 PM
To: County Board Members
Cc: Rob Klotz
Subject: Jefferson County Zoning Floodplain Notifications
County Board Members,

The Jefferson County Zoning Department has sent out letters to property owners within the floodplain in the unincorporated areas of the county as required by DNR and FEMA. A copy of this letter was also mailed out to you to reference should you receive calls from your constituents who may have questions or concerns. If you have any questions regarding the correspondence, please to not hesitate to contact this office.

Laurie A. Miller
Zoning Assistant
Jefferson County Zoning & Sanitation Department
(920) 674-7524

In Office Procedures

FLOOD DAMAGE CALL

Name of Property Owner: Frank Holdeman

Site Address: W 7835 Willow Rd, Fort

Telephone Number: 630-961-2988

Date of Telephone Call: 7/1/08

Message: Guess the bog
showed into his
house. Referred to
Donna. E-mail LU
app. - did not re-
ceive.
fholdeman@carcarecollision
centers.com
Ln

Has previously spoke
to ROB

Info. to Convey:

- Web Page Address
- Letter & permit app. to be sent out 6/25/08
- Substantial damage inspections
- Substantial damage notifications
- Permitting

DNR Notification

State of Wisconsin
DEPARTMENT OF NATURAL RESOURCES
101 S. Webster Street
Box 7921
Madison WI 53707-7921

Scott Walker, Governor
Cathy Stepp, Secretary
Telephone 608-266-2621
Toll Free 1-888-936-7463
TTY Access via relay - 711



December 1, 2016

Thad Kubisiak, County Manager
Adams County
402 Main Street
PO Box 102
Friendship, WI 53934

Subject: Procedures for Flood Damage Estimation for Wisconsin Communities

Dear Mr. Kubisiak,

Your community participates in the National Flood Insurance Program (NFIP), making federally-backed flood insurance and mortgages available to all residences and businesses. In return, your community has adopted and administers a floodplain zoning ordinance meeting NFIP and Wisconsin standards. These regulations require your building/land use permit official to issue a permit for the repair of all damaged buildings and facilities located within the identified floodplain, including flood protection measures which are required as a condition for allowing repairs. For example, your floodplain ordinance includes the requirement for 'substantially damaged' structures to comply with the standards of your floodplain zoning ordinance to protect them from future flood damage. Your continued participation in the NFIP requires that these provisions be properly enforced.

If you have not already done so, you will need to inspect each recently flooded building in the identified Special Flood Hazard Area (SFHA) on your Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM), whichever is more current. Substantial damage occurs when the total cost to repair a structure (including labor and materials) to its pre-damaged condition equals or exceeds 50% of the pre-damage equalized assessed value of the building. You will need to determine both the cost of repair (assigning local wage rates to donated labor and local market prices to donated materials) and compare the total of these two figures to the equalized assessed value of the building before any damage occurred (see attached WDNR fact sheet)

Take Some Time to Get Your Tools Ready

Community FIRM and Floodway Map

Parcel or Street Maps

Cameras

Inspection Tags

Notepad

Tape Measures

Personal safety equipment

Create a Form or Two.....

July 2008

_____ inches or 1.5 feet
of Water above First Floor

Date 7-21-08
Inspected by RL & MS

REMARKS: 100 yr. Flood 784.2
within water elev. 784.32 6-19-2008
2' 6.15 gals elev. at Bay 780-781

max 2' + above grade
in first floor
major Lakeside
- tree down

RSDE DAMAGE INSPECTION WORKSHEET Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of lowest floor: _____ Datum: _____
3. NFIP Community Name: _____
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: 43742 Lamp Rd City: _____
State: _____ Zip: _____ Phone #: _____
7. County: _____
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: 6/1/07
10. Cause Of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind
11. Duration of Flooding: (A) _____ hours or (B) _____ days
12. Description Of Residential Site-Built Modular Structure:
(A) Quality of Construction:
(1) Low _____ (2) Fair _____ (3) Average _____ (4) Good _____ (5) Very Good _____ (6) Excellent _____
(B) 1-story _____ 1 1/2-story _____ 2-story _____ More than 2 stories _____ 2-Story Bi-level _____ Split-level _____
(C) Foundation (check one):
Slab-on-grade _____ Basement _____ Crawl space _____ Piers _____ Footings _____
(D) Overall Dimensions of building foot print: Size (L) _____ ft X (W) _____ ft
(E) Walls (check one)
(1) Wood Frame _____ (2) Masonry _____ (3) Concrete Walls _____
(4) Exterior Finish (Type) _____
(5) Interior Finish (Type) _____

2007 - August

RSDE DAMAGE INSPECTION WORKSHEET Single/Multi-Family Site Built Residences

1. Subdivision: _____ Parcel # _____ Lot # _____
2. Elevation of lowest floor: _____ Datum: _____
3. NFIP Community Name: Jefferson County, MS
4. Latitude: _____ Longitude: _____
5. Owner's First Name: _____ Last Name: _____
6. Building Address: _____ City: _____
State: _____ Zip: _____ Phone #: _____
* 7. County: Jefferson
8. Mailing Address: _____ City: _____
State: _____ Zip: _____ * Phone #: _____
9. Date of Construction: _____ Date Damage Occurred: August 18, 2007
10. Cause Of Damage: (A) Fire (B) Flood (C) Fire & Wind (D) Seismic (E) Wind - September 6, 2007
* 11. Duration of Flooding: (A) _____ hours or (B) 19 days
12. Description Of Residential Site-Built Modular Structure:
(A) Quality of Construction:
(1) Low _____ (2) Fair _____ (3) Average _____ (4) Good _____ (5) Very Good _____ (6) Excellent _____
(B) 1-story _____ 1 1/2-story _____ 2-story _____ More than 2 stories _____ 2-Story Bi-level _____ Split-level _____
(C) Foundation (check one):
Slab-on-grade _____ Basement _____ Crawl space _____ Piers _____ Footings _____
(D) Overall Dimensions of building foot print: Size (L) _____ ft X (W) _____ ft
(E) Walls (check one)
(1) Wood Frame _____ (2) Masonry _____ (3) Concrete Walls _____
(4) Exterior Finish (Type) _____
(5) Interior Finish (Type) _____

No Damage to Report - No water
above 1st. floor - Inspection 9/5/07 + 9/6/07

Rob Klotz 1 Michelle Staff
ROB KLOTZ Michelle Staff

No water entered 1st floor



TOWN OF BRIDGE
W7742

No water
above vt floor
7-28-04
= RB vms

2001 7 28



W7742

JUL 21 2008

IT IS UNLAWFUL TO COMMENCE WORK BEFORE THIS PERMIT IS PLACED IN A CONSPICUOUS PLACE ON THE PREMISES. PERMIT EXPIRES TWO (2) YEARS FROM DATE OF ISSUE

ZONING PERMIT

NUMBER 57326

HAS BEEN ISSUED TO Patrick & Deborah Kennedy

IN COMPLIANCE WITH THE REQUIREMENTS OF THE JEFFERSON COUNTY ZONING ORDINANCE

FOR Flood Repair & Foundation at FPE 762

TOWN OF Sumner PARCEL # 028-0513-1144-013

LOT 32 BLOCK - SUBDIVISION Altpeckers Plat

DATE 9-19-08 RC

JEFFERSON COUNTY ZONING

THIS PERMIT EXPIRES 9-19-10 UNLESS RENEWED BEFORE THAT DATE.

CAUTION: THIS PERMIT MAY BE APPEALED FOR 30 DAYS AFTER PUBLICATION OF ISSUANCE.

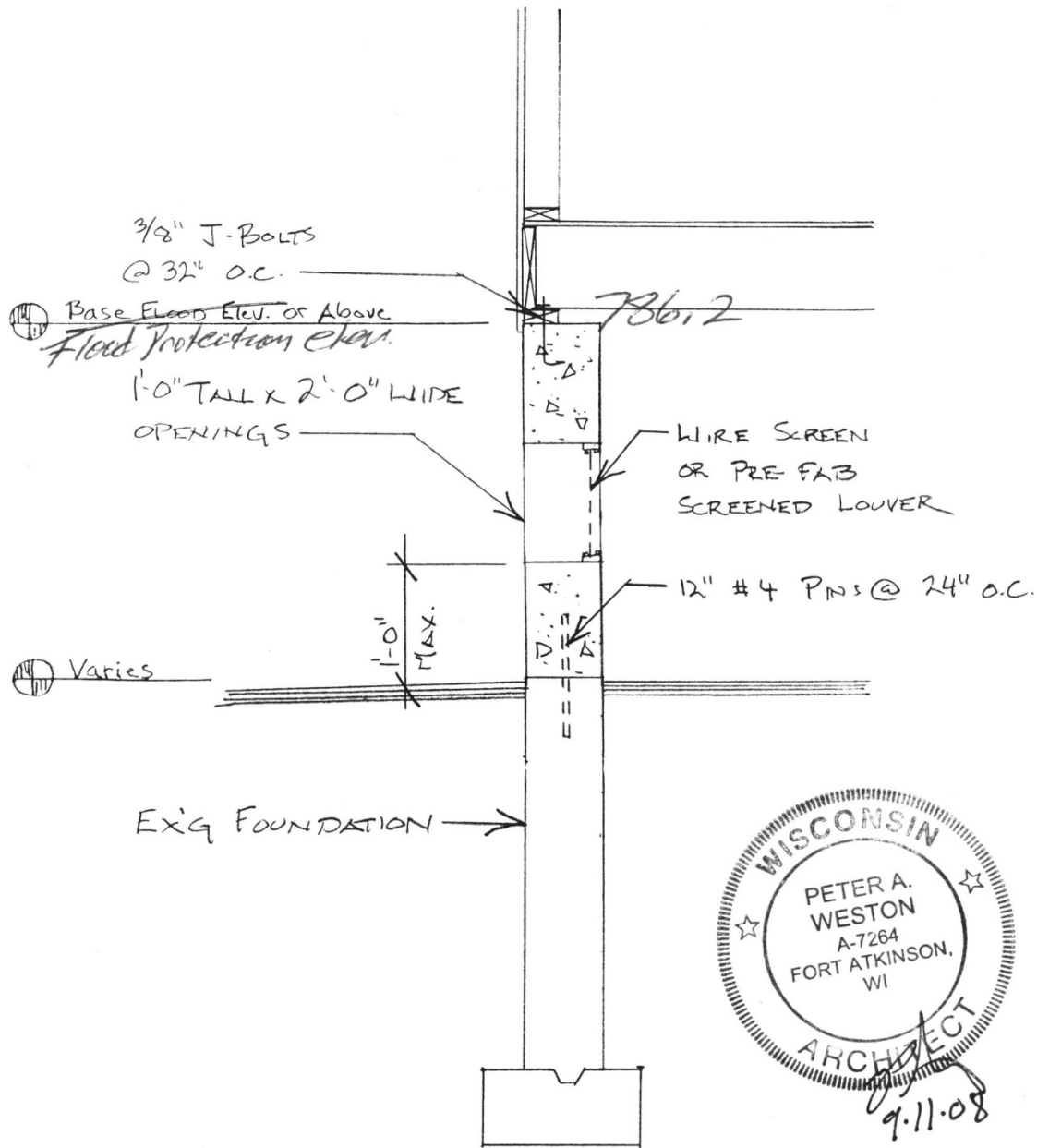
WICHITA COUNTY ZONING PERMIT 1.01



FEMA



FEMIA



3/8" J-BOLTS
@ 32" O.C.

Base Flood Elev. or Above
Flood Protection Elev.

1'-0" TALL X 2'-0" WIDE
OPENINGS

WIRE SCREEN
OR PRE-FAB
SCREENED LOUVER

12" #4 PINS @ 24" O.C.

Varies

1'-0"
MAX.

EX'G FOUNDATION



SECTION A-A

No Scale





FEMA

What is Needed for a Substantial Damage/Improvement Determination?

1. Pre-Damage/Improvement Equalized Assessed Valuation of the Structure excluding the land value.
2. Total Estimated Cost of the Improvements or Repairs to the structure (Plan and specification fees along with permit fees are not counted toward the cost of the improvements).



FEMA

Cost of the Repair/Improvements

- Estimation process adopted by the community. (Substantial Damage Estimator, etc.)
- Signed contracts for the work
- Estimate from a professional estimator
- Estimate from the design Architect



FEMA

What's Included in the Repair or Improvement Cost?

All Structural Elements

All Interior Finish Elements

All Utility and Service Equipment

Labor

Other

Substantial Improvement/Substantial Damage: Items Included/Excluded

Items To Be Included

All Structural Elements, including	All Interior Finish Elements, including	All Utility and Service Equipment, including	Other
<ul style="list-style-type: none"> ▪ Spread or continuous foundation footings and pilings ▪ Monolithic or other types of concrete slabs ▪ All walls, tie beams, and trusses ▪ Wood or reinforced concrete decking or roofing ▪ Floors and ceilings ▪ Attached decks and porches ▪ Interior partition walls ▪ Exterior wall finishes (e.g., brick, stucco, or siding) including painting and decorative moldings ▪ Windows and doors ▪ Re-shingling or reroofing a roof ▪ Hardware 	<ul style="list-style-type: none"> ▪ Tiling, linoleum, stone, or carpet over subflooring ▪ Bathroom tiling and fixtures ▪ Wall finishes, including dry wall, painting, stucco, plaster, paneling, marble, or other decorative finishes ▪ Kitchen, utility, and bathroom cabinets ▪ Built-in bookcases, cabinets, and furniture ▪ Hardware ▪ Ornamental work 	<ul style="list-style-type: none"> ▪ HVAC equipment ▪ Repair or reconstruction of plumbing and electrical services ▪ Light fixtures and ceiling fans ▪ Security systems ▪ Built-in kitchen appliances ▪ Built-in washer/dryer ▪ Central vacuum systems ▪ Water filtration, conditioning, or recirculation systems 	<ul style="list-style-type: none"> ▪ Labor and other costs associated with demolishing, removing, or altering building components ▪ Construction management/supervision ▪ Overhead and profit ▪ Equivalent costs for: <ul style="list-style-type: none"> ▪ Donated materials ▪ Volunteered labor (including owners') ▪ Any improvements beyond pre-damaged condition



FEMA

Calculate the Percentage

$$\frac{\text{Cost of the Repair/Improvement}}{\text{Equalized Assessed Valuation}} \times 100 = \text{Repair/Improvement Percentage}$$

When.....

$$\text{Repair/Improvement Percentage} > \text{ or } = 50\%$$

You have a Substantially Damaged or Improved Structure.....



FEMA

Notification to the Owner

- ❖ What methods of delivering notices to homeowners?
 - ❖ Hand delivery
 - ❖ U.S. Mail Service
 - ❖ Registered mail
- ❖ Provide outreach and assistance



Homeowner Protests

- ❖ How many times will you go back and forth on the determination with the homeowner?
- ❖ Do you have procedures to deal with homeowners protests?
- ❖ Do you have an appeals process?
- ❖ How do you handle work without permits?



Questions and Answers

