Disaster Preparedness

Making Yourself, Your Family, and Your Home Ready for an Emergency
Who is MEMA?

- State Emergency Management Agency - conduit between Local and Federal Emergency Management
- 24/7 Watch Center (MJOC)
- Planning, Training and Exercising, Outreach and Community Preparedness, Private Sector Integration, State Emergency Operations Center
- Our Vision: To shape a resilient Maryland where communities thrive.
Family Emergency Plan

- Basic information on all household members
- Out-of-state contact
- Meeting places (local and regional)
- Work/school information
- Insurance information (flood, homeowners, renters, health, vehicle, etc.).
Disaster Supply Kit: Food

- At least a three-day supply of non-perishable foods that do not require refrigeration, cooking, a lot of water, or lengthy preparation. This can include ready-to-eat canned meats, fruits and vegetables, canned juices, peanut butter, jelly, trail mix

- Don’t forget foods for family members with special needs such as infants or those on special diets/with allergies
Disaster Supply Kit: Water

- Store water in plastic containers such as soft drink bottles or buy one-gallon containers of water

- Store one gallon of water per-person per-day for a three-day period
Disaster Supply Kit: First Aid

- Sterile adhesive bandages
- Scissors
- Tweezers
- Needle
- Antiseptic
- Thermometer
- Cleanser/Soap
- Aspirin/pain reliever
- Assorted sterile gauze pads
- OTC Medications
Disaster Supply Kit: Tools and Supplies

- Paper cups, plates, and plastic utensils
- Battery operated radio and extra batteries
- Flashlight and extra batteries
- Non-electric can opener and utility knife
- Pliers
- Tape
- Signal flare
- Needles and thread
- Map of the area
- Aluminum foil
Disaster Supply Kit: Sanitation

- Toilet paper
- Soap
- Personal hygiene items
- Plastic garbage bags with ties
- Plastic bucket with tight lid
- Disinfectant
- Household chlorine bleach
Disaster Supply Kit: Clothing and Bedding

- One complete change of clothing and footwear per person
- Blankets/sleeping bags/pillows
- Sunglasses
- Sturdy shoes/work boots
- Rain gear
Disaster Supply Kit: Speciality Items

- Infant formula, bottles, diapers, wipes
- Prescription medications, insulin, denture needs, extra eyeglasses or contact lenses/supplies
- Pet food, leash, carrier, vaccination records
- Comfort items for children
- Important family documentation: birth certificates, marriage licenses, wills, bank account numbers, deeds, credit card numbers and companies, insurance policies, passports, Social Security cards. Keep these items in a watertight container
Supplies Needed in a COVID-19 Environment

- Masks
- Hand Sanitizer
- Hand Soap
- Disinfectant Spray/Wipes
- Thermometer
- OTC medications
Pet Preparedness

- Create a plan for sheltering during evacuations (public shelter, friends/family, boarding facility, hotel)
  - www.bringfido.com
  - www.dogvacay.com
  - www.petswelcome.com

- Develop buddy system

- Make sure your vehicle is large enough to transport all pets

- Get pets comfortable with crates prior to an event
Pet Emergency Supply Kit

- Food/water for at least 3 days
- Medicines and Medical records
- First Aid kit
- Collar with ID/rabies tag, harness, leash
- Crate or other pet carrier
- Sanitation supplies
- Picture of you and your pet together
- Familiar items
Maryland Prepares

Download the Maryland Prepares Mobile App today!

PREPARE
Prepare Emergency Kits and Family Communications Plans

ALERTS
Get real-time alerts for emergencies, weather and traffic

I'M SAFE!
Send an I'M SAFE! message to let everyone know you are safe

NEWSROOM
Access current news and events

Plus many more useful emergency resources
Know Your Zone

- Maryland’s hurricane evacuation zone campaign
- Involves 19 jurisdictions around the state
- www.KnowYourZoneMD.com
For More Information:

www.mema.maryland.gov
www.fema.gov
www.ready.gov/are-you-ready-guide
The mission of the Maryland Emergency Management Agency is to proactively reduce disaster risks and reliably manage consequences through collaborative work with Maryland’s communities and partners.

Jessica Nusbaum  443-386-1287  jessica.nusbaum@maryland.gov
Understanding Your Insurance Coverage When it Comes to a Disaster

Kejuana Walton
Consumer Education & Advocacy Unit
Agenda

✓ What is the Maryland Insurance Administration

✓ How the Maryland Insurance Administration can help

✓ Do you have the right coverage to protect you

✓ What to Do After a Loss

✓ Get Prepared
What is the Maryland Insurance Administration?

The Maryland Insurance Administration (MIA) is the state agency that regulates the business of insurance in Maryland. The MIA:

- Licenses insurers and insurance producers (agents and brokers)
- Examines the business practices of licensees to ensure compliance
- Monitors solvency of insurers
- Reviews and approves insurance policy forms
- Reviews rates to be sure they are not inadequate, excessive or unfairly discriminatory
- Investigates consumer and provider complaints and allegations of fraud
How can the Maryland Insurance Administration help?

If you feel that your insurer or insurance producer acted improperly, you have the right to file a complaint. The MIA can investigate complaints that an insurer or insurance producer has:

- Denied or delayed payment of all or portions of a claim
- Improperly terminated your insurance policy
- Raised your insurance premiums without proper notice or in excess of what the law allows
- Made false statements to you in connection with the sale of insurance or the processing of insurance claims
- Overcharged you for services, including premium finance charges
Marylanders in recent years have sustained a significant amount of damage to their homes and personal property as a result of tornadoes, floods and hurricanes.

While you may not be able to control natural disasters, there are steps you can take to lessen the exposure to these types of losses and ensure that you have the appropriate insurance to cover potential damages.
Do you have the right automobile coverage?

When it comes to auto insurance coverage, Comprehensive Coverage provides you the coverage for property damage to your insured vehicle resulting from occurrences other than collision.

- Flooding
- Theft
- Vandalism

- Glass breakage not resulting from an accident
- A vehicle striking an animal

If you have only liability coverage, your insurer will not pay for the above types of damage or for damage to your vehicle from a collision.
Do you have the right homeowner coverage?

Review your policy to determine what is covered and what is excluded. Are the following covered under your current policy?

- windstorm damage
- debris or tree removal
- Water/Sewer Backup
- additional living expenses
When you purchase a homeowners insurance policy, renew your policy, or make any changes to your policy, the insurer will give you a document called a “Declarations Page.”

The declarations page identifies the kinds and amounts of coverage you have and how much it costs.

Be Prepared

- Create an inventory of all your possessions and keep it updated. The NAIC’s checklist is available at: https://www.naic.org/documents/index_disaster_section_inventory_checklist.pdf

- Photograph and/or video each room and the exterior of your home.

- Safeguard your records – insurance policies, inventory list.

- Keep handy your insurance producer’s name, telephone number, and your policy number(s).

- Know how to shut off the gas, electricity and water. Be prepared to board up vulnerable places around the house.
Do you have enough insurance coverage?

✓ Make sure you have enough coverage to repair or rebuild your home in the event of a disaster.

✓ Ask your insurance producer or insurer about purchasing coverage to protect against inflation.

✓ Notify your insurance producer or insurer if you make improvements or additions to your home to ensure they are covered.

✓ Determine whether you need additional coverage for antiques, collectibles, jewelry, computers, or other expensive items that may not be included in basic contents coverage.
Do you have the right insurance coverage?

✓ Know the difference between ACV and RCV

✓ Actual Cash Value (ACV) is the cost to replace the damaged property with “like kind or quality” minus depreciation for age and use.

✓ Replacement Cost Value (RCV) is the cost to replace the damaged property with “like kind or quality”, at full cost without depreciation, less the amount of your deductible.

✓ It’s important to remember you may not receive the full replacement cost until you actually repair or replace the damaged property.
Insurance Preparedness Tips: Know what is **not** covered.

Most homeowners, renters, and condo insurance policies exclude the following from coverage:

- Mudslide
- Earth Movement
- Groundwater or seepage
- Flood

While some private insurers may offer some coverage for flooding as an endorsement to your homeowners, renters, or condominium policy, flood insurance can also be purchased from the National Flood Insurance Program (NFIP). For more information, contact your insurer, insurance producer, or go to the NFIP’s website, [www.floodsmart.gov](http://www.floodsmart.gov).
Know what **you** will have to pay

✓ Know what your deductibles are.

Some policies have a separate percentage deductible for certain types of events, for example wind.

Some policies have a deductible based on the amount of insurance coverage on your home.

**Example:** If your dwelling is insured for $100,000, and your policy has a 2% deductible for certain perils, your deductible would be $2,000.
After A Loss

✓ Contact your insurer promptly after sustaining a loss.

✓ Take photographs and/or video of the damaged areas.

✓ Make only those repairs necessary to prevent any further damage. Do not make permanent repairs before talking to your insurer.

✓ Before you remove any damaged property from the premises, be sure an insurance adjuster or your insurance producer has seen the damage.
After A Loss

- Keep all receipts for emergency repairs and for temporary living expenses.

- As soon as possible, prepare a detailed inventory of all damaged or destroyed property. Give a copy to the insurance adjuster and keep a copy for yourself. It should include:
  - Description and quantity of items.
  - Date and place of purchase
  - Cost - estimate to replace.

- Be present when your insurance adjuster inspects your property.

- Be cautious in accepting a settlement offer or cashing a settlement check. Cashing a check may bar you from seeking additional compensation later on if it turns out that the settlement offer is inadequate. It is a good idea to confirm in writing that cashing the check will not bar you from seeking additional compensation later.
Reminder

- If your insurer denies any part of your claim, be sure they put the denial in writing and you keep a copy of all the paperwork.

- You can avoid bad repairs and workmanship by using licensed, reputable contractors. Be sure they secure the appropriate building permits.

  Maryland Home Improvement Commission  
  1-888-218-5925 or 410-230-6309  
  [www.dllr.state.md.us/license/mhic/](http://www.dllr.state.md.us/license/mhic/)

- Contact your insurer and claims adjuster any time you find additional damage not previously reported and inspected.

- Insurers consider loss history and claim frequency when making decisions on whether they will insure you, renew your policy and the cost of your policy.
Contact Information

Maryland Insurance Administration
1-800-492-6116 or 410-468-2000
www.insurance.maryland.gov

National Flood Insurance Program
1-800-427-4661
www.floodsmart.gov

Maryland Home Improvement Commission
1-888-218-5925
www.dllr.state.md.us/license/mhic/
Contact Information

Maryland Emergency Management Agency
1-877-636-2872
www.mema.maryland.gov/

Federal Emergency Management Agency
1-202-646-2500
www.fema.gov
Publications Available on MIA’s Website

Check out the following publications for more information.

- An Insurance Preparedness Guide for Natural Disasters
- An Insurance Preparedness Guide For Post-Disaster Claims
- Natural Disasters Preparedness Tips Guide
- Consumer Advisory: Contractors or Individuals that Offer to Help You with your Insurance Claim
- Consumer Advisory: Understanding the Difference Between Flood and Water Damage
- Property Damage – What to Do After A Loss
- Weather Related Damage – Frequently Asked Questions about Insurance Coverage
Floodplain Management/Mitigation Techniques, Flood Insurance and Resources

Virtual Government Agency Day
September 16, 2020

Kevin G. Wagner
Community Assistance Program Manager
National Flood Insurance Program

• Created by the National Flood Insurance Act of 1968 (Hurricane Betsy, 1965)

• Administered by FEMA/DHS

• Participation is voluntary
  – Adopt and enforce regulations
  – Eligible for flood insurance

• Benefits of participation:
  – Flood insurance
  – Grants and loans
  – Disaster assistance
  – Federally-backed mortgages

• Partnership between the Federal government and the “community” (County or municipal government)
Key Components of the NFIP

Maps and Data

Know Your Risk

Reduce Your Risk

Insure Your Risk

Flood Insurance

Floodplain Management & Mitigation
Know Your Risk – Maps and Data

- Flood Insurance Study (FIS)
- Flood Insurance Rate Map (FIRM)
  - Digital FIRM (DFIRM)
- Community Identified Flood Risk:
  - Historic high water marks
  - 2050 and 2100 SLR projections
  - Other?
**Flood Insurance Rate Map (FIRM)**

- Delineates flood risk based on different recurrence intervals (1% and 0.2% annual chance flood)
  - **Floods don’t follow map boundaries**

- National standard is the 1% annual chance flood (also known as 100-year flood, or special flood hazard area)
  - Flood insurance rating
  - Floodplain management & development review process
Maryland’s Flood Risk Application

https://mdfloodmaps.net/map/
FEMA Flood Map Service Center

• Access Products
  – FIRMs & FIS
  – LOMCs
  – DFIRM Database
  – Historic Products
  – Flood Risk Products

• Access Tools
  – Make a FIRMette
  – National Flood Hazard Layer (NFHL) Viewer

• Live Mapping Support
  – FEMA Map Information eXchange (FMIX)

https://msc.fema.gov
# Flood Risk Zones

<table>
<thead>
<tr>
<th>Risk</th>
<th>Zone</th>
<th>Recurrence Interval</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>X (unshaded)</td>
<td>&lt;0.2%</td>
</tr>
<tr>
<td>Moderate</td>
<td>X (shaded)</td>
<td>0.2%</td>
</tr>
<tr>
<td>High (Riverine/tidal)*</td>
<td>A, AH, AO, AE</td>
<td>1.0%</td>
</tr>
<tr>
<td>High (Coastal)*</td>
<td>VE</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

*Mandatory purchase requirements for flood insurance, and regulatory requirements in high risk areas
Reduce Your Risk – Floodplain Management/Regulations

• Minimum NFIP requirements in the Code of Federal Regulations (CFR)
  – Title 44, Subchapter B, Parts 59-60, § 59.1 & § 60.3(a)-(e)

• State Laws, Regulations and Executive Orders
  – Annotated Code of Maryland, Environment Article
  – Code of Maryland Regulations (COMAR)
  – Climate Change and “Coast Smart” Construction Executive Order

• **Community’s Floodplain Management Ordinance**
  – Often based on Maryland Model Floodplain Management Ordinance
  – Higher Regulatory Standards? (ex. *Freeboard*)

• Building Codes/Maryland Building Performance Standards
  – International Codes (I-Codes):
  – ASCE 24: *Flood Resistant Design and Construction*
  – ASCE 7: *Minimum Design Loads for Building and Other Structures*
Higher Regulatory Standards

- 2 feet of freeboard
- Flood protection setback
- 3 feet of freeboard or 500-year flood elevation for Critical and Essential facilities
- Declaration of Land Restriction (Non-conversion Agreement)

Prohibition:
- Manufactured homes in floodway and V Zone
- Critical and essential facilities in Coastal A and V Zones and floodway
- Floodproofing of new and substantially improved nonresidential buildings in Coastal A Zone
Freeboard

Source: FEMA Build Back Safer and Stronger Fact Sheet
Zone AE – Crisfield
Zone VE – Calvert Co.
Reduce Your Risk – Flood Mitigation

- Use flood damage-resistant materials
- Install flood openings in enclosures
- Install backflow prevention valves
- Elevate HVAC and utilities
- Anchor fuel tanks, extend vent pipe (oil)
- Anchor accessory structures (ex. Sheds)
- FRED – Floodproof, Relocate, Elevate, Demolish
- Purchase flood insurance!
Flood Damage-Resistant Materials

• **Acceptable:**
  – Cement board
  – Brick, tile
  – Marine grade plywood
  – Sprayed polyurethane foam insulation

• **Unacceptable:**
  – Gypsum board, greenboard
  – Carpeting
  – Oriented-strand board (OSB)
  – Fiberglass insulation

• **Fasteners and Connectors**
  – Stainless steel or hot-dip galvanized

Source: NFIP Technical Bulletin 2, *Flood Damage-Resistant Materials Requirement*
Flood Openings

• Reduce hydrostatic pressure

• Minimum requirements:
  – Bottom of opening must be within 12” of grade
  – 1 square inch of net open area for every square foot of enclosed area
  – OR use engineered openings
  – On at least two different walls
Flood Openings

Improper flood openings results in higher flood insurance!

Source: *The American Surveyor, Taking the Mystery Out of Flood Openings, Vol. 10 No. 6*
Flood Openings Covered

Higher flood insurance!
Subgrade Crawlspace = Basement

Higher flood insurance!
Backflow Prevention Valve

Source: Protecting Building Utilities From Flood Damage, FEMA-348, November 1999 (has been revised)
HVAC Unit & Flood Openings – Dorchester Co.
HVAC Units and Electric Meter – Cecil Co.
Elevate Utilities

Non-elevated utilities results in higher flood insurance!

Source: The American Surveyor, Taking the Mystery Out of Flood Openings, Vol. 10 No. 6
Anchoring Fuel Tanks

Source: FEMA Anchor Fuel Tanks Fact Sheet, April 2008
Anchoring a Propane Tank

Anchoring an outside propane tank.

NOTE: Tank support legs vary, depending on manufacturer’s design. Each leg set on concrete footing pad 3”H x 6”W x 12”L.

NOTE: Check with utility companies for locations of underground lines. Verify locations of underground lawn sprinkler lines, septic tanks, and drain field lateral lines before augoring ground anchors.
Anchoring a Heating Oil Tank

Diagram showing the steps for anchoring a heating oil tank, including:
- Building wall located adjacent to the tank.
- Flood level and ground level.
- Vent pipe extension to weather head 1' higher than base flood elevations.
- Fill tube screw-on tight-fit cap with gasket.
- Steel strap inside vinyl sheath.

Alternative method of installing anchors from one side:
- Galvanized 48" long 3/4" diameter double-head ground anchor with 6" single helix auger.

Notes:
- Tank support legs vary depending on manufacturer's design. Each leg set on concrete footing pad 3"H x 6"W x 12"L.
- Check with utility companies for locations of underground lines. Verify locations of underground lawn sprinkler lines, septic tanks, and drain field lateral lines before augering ground anchors.

Anchoring an outside heating oil tank.
Accessory Structures

Source: The American Surveyor, Taking the Mystery Out of Flood Openings, Vol. 10 No. 6
Elevation Certificate

1. To ensure compliance with a community’s regulations
   - Properly elevated
   - Adequate flood openings

2. Flood insurance rating
   - Proper documentation required

3. Support Letter Of Map Change (LOMC) requests

In Maryland, only a licensed surveyor can certify as-built information
Elevation Project – Crisfield
Summary – Reduce Your Flood Risk

• **NO COST - $**
  – Clean ditches and gutters
  – Elevate items off the floor
  – Elevate washer and dryer

• **LOW COST - $$**
  – Get an Elevation Certificate
  – Elevate HVAC unit
  – Anchor fuel tanks

• **MEDIUM COST - $$$**
  – Install a sump pump (with battery backup)
  – Fill in crawlspace to eliminate basement
  – Install flood openings
  – Elevate utilities

• **HIGH COST - $$$$$**
  – Elevate home
  – Dry floodproof business
FEMA Publications

- **Protect Your Home from Flooding: Low-Cost Projects You Can Do Yourself**
- **Mitigation for Homeowners Fact Sheet**
- **NFIP Technical Bulletins**
  - 12 bulletins that provide guidance for complying with the NFIP’s building performance requirements
    - TB 1: *Openings in Foundation Walls and Walls of Enclosures*
    - TB 2: *Flood Damage-Resistant Materials Requirement*
- **Homeowner’s Guide to Retrofitting**
- **Protecting Building Utility Systems From Flood Damage**
Protect Your Home from Flooding: Low-Cost Projects You Can Do Yourself

OUTSIDE THE HOME
- Install a rain barrel
- Elevate utilities and service equipment
- Anchor outdoor fuel tanks

INSIDE THE HOME
- Protect your valuable possessions
- Seal your foundation and basement walls
- Install food vents
- Install a sump pump
- Prevent sewer backups
- Use food-resistant building materials
- Raise electrical system components
- Protect utilities and service equipment
- Anchor indoor fuel tanks
- Install a flood alert system
Websites

• Maryland Department of the Environment (MDE)
https://mde.maryland.gov/programs/Water/FloodHazardMitigation/Pages/index.aspx
https://mdfloodmaps.net/

• Maryland Emergency Management Agency (MEMA)
https://mema.maryland.gov/Pages/resources-Floods.aspx
https://mema.maryland.gov/community/Pages/Mitigation.aspx

• Federal Emergency Management Agency (FEMA)/National Flood Insurance Program (NFIP)
https://www.fema.gov/national-flood-insurance-program
https://www.floodsmart.gov/
https://msc.fema.gov/portal/home

• Federal Alliance for Safe Homes (FLASH)
https://www.flash.org/
https://www.flash.org/hurricanestrong/
Thank you!

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For the portion presented by the American Red Cross, please refer to the recording of the webinar for the slides.
Questions?

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