

WORLD TRADE CENTER BOMBING₂₀₁₁

State of Ohio's Emergency Management Newsletter

It Could Happen Here...

by Joseph Hill, M.S. Ed., Chief

Addressing Ohio Behavioral Healthcare Emergency and Disaster Needs

As evidenced by the April 15 Boston Marathon day bombing, there is always the threat of domestic and international terrorism. The trauma, fear and anxiety created by these events demand a state of perpetual readiness in addressing the physical, emotional and psychological needs of individuals, families, children and communities.

The bombing was a chilling reminder of nearly 12 years ago – the terrorist attacks of September 11, 2001. The trauma, fear and uncertainties returned, still clearly etched in the psyche and consciousness of many Americans. For some, the trauma of these events is short term and temporary; for others it may be permanent and lifelong. The trauma of a terrorist event affects everyone it touches: the victims, their families, onlookers, and the many emergency responders and rescuers.

We must be prepared to address these issues through an all-hazards approach to disasters and emergency preparedness that utilizes psychological first aid (PFA), crisis counseling. Additionally, we must support ongoing mental health awareness, education training, improved use of media and communication tools, appropriate level interventions, and collaborative planning strategies.

To address the behavioral health consequences of terrorist acts, the department and its collaborative partners are continuously working to develop plans and strategies to anticipate and meet Ohio's behavioral health needs.

As a national leader in the delivery of behavioral health care, the Ohio Department of Mental Health has built systems of care that promote recovery, quality and the efficient use of resources. This infrastructure has served well in responding to the many natural disasters that have occurred in Ohio. For example, clinicians providing community care form a natural talent pool of crisis responders who have capably responded to Ohio floods and tornadoes. This infrastructure provides the state with a sound foundation on which to begin addressing needs in an environment that now includes terrorists and bio-terrorist events.

Because the events of September 11 and April 15 were planned and deliberate acts that killed and maimed thousands, many people were left feeling vulnerable, threatened and unsafe. These scenarios make us all potential victims. An approach of collaboration and statewide partnership is needed to promote readiness, recovery and resiliency while mitigating long term impacts to our communities.

An All Hazards Approach to Emergency and Disaster Preparedness

In partnership with local communities behavioral health boards, provider and state agency partners (some of which include state emergency management agency, department of public safety, health department, education, substance use and others), our mutual goals are to enhance state preparedness, resiliency and increased capacity to plan for, respond to and recover from catastrophic disaster, emergencies and terrorist events.

An all hazards approach encompasses all type disasters and emergencies, whether naturally occurring (floods, tornadoes and severe storms) or man-made terrorist events such as chemical, biological, radiological, nuclear (CBRN) or explosive incident. In an emergency, a range of acute psychosocial interventions, and longer-term mental health and substance use services are provided and made available through the behavioral healthcare emergency responders system to adults, children, emergency responders, health care workers and others impacted by these natural or man-made catastrophic events.



Psychological First Aid (PFA) and Crisis Counseling

Psychosocial interventions support individuals' rapid return to functioning and reintegration to the community. With a focus on crisis and short term acute interventions, behavioral health disaster and emergency services seek to address crisis and acute care needs.

This focus encourages the use of Psychological First Aid (PFA) and crisis counseling, which provide supportive intervention for the immediate aftermath of traumatic crisis events. PFA is an evidence-informed approach designed to reduce the initial distress caused by traumatic events and helps foster short and long term adaptive functioning and coping skills. This approach does not assume that all individuals will develop severe mental health problems or long-term difficulties in recovery. Instead, it is based on experiential knowledge in disasters that those who have been impacted by traumatic events experience a wide range of early reactions

(for example: physical, psychological, behavioral, and spiritual). Interventions may range from incident-specific technical education linked with psycho-education to group or one-on-one acute psychological interventions.

Longer term care refers to those interventions that extend beyond the acute interventions, and may require full diagnostic evaluation, treatment plan and consistency of treatment provider. In order to support these services, training and education of behavioral healthcare responders and volunteers are essential. Trainings should focus on addressing the immediate behavioral health needs of victims, families, responders and others impacted while planning for the longer term needs of those who are may be more severely traumatized by these events. These trainings will continue as the state builds a cadre of trained professionals and volunteers prepared to respond as needed in disaster events.

Increased Behavioral Health Training and Visibility

Finally, we must continue to increase the visibility of behavioral health participants and authorities in drills and exercises conducted by or in coordination with federal, state and county emergency management partners. These drills and simulated events are essential to preparedness. This enhanced role of behavioral health leadership improves the emergency and disaster preparedness of our state and exemplifies the increasingly relevant and essential role of behavioral health in emergency and disaster response.

We look forward to continuing collaboration, support and partnerships for improved behavioral health emergency and disaster services.

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Flood Insurance Reform Act of 2012

by FEMA

FLOOD INSURANCE BASICS

Note: This Fact Sheet deals specifically with Sections 205 and 207 of the Act.

In 1968, Congress created the National Flood Insurance Program (NFIP). Since most homeowners' insurance policies did not cover flood, property owners who experienced a flood often found themselves financially devastated and unable to rebuild. The NFIP was formed to fill that gap. To ensure the program did not take on unnecessary risks, one of the key requirements to participate in the program was that communities had to adopt standards for new construction and development.

Pre-existing homes and businesses, though, could remain as they were. Owners of many of these older properties could obtain insurance at lower, subsidized, rates that did not reflect the property's real risk. In addition, as the initial flood risk identified by the

NFIP has been updated over the years, many homes and businesses in areas where the revised risk was determined to be higher have also received discounted rates. This "Grandfathering" approach prevented rate increases for existing properties when the flood risk in their area increased.

Fast forward 45 years, flood risks continue and the costs and consequences of flooding are increasing dramatically. In 2012, Congress passed legislation to make the National Flood Insurance Program more sustainable and financially sound over the long term. Flood insurance rating is dependent on the date the structure was built. A "Pre-FIRM" date means the structure was built prior to the community's initial Flood Insurance Rate Map (*i.e.*, prior to the identification of the community's flood risk). Pre-FIRM structures qualify for subsidized flood insurance rates, as shown below. A "Post-FIRM" date means the structure was built after the community's initial Flood Insurance Rate Map, and this results in a risk-based insurance rating. This type of rating is primarily based on the difference between the structure's lowest floor elevation and the 1%-annual-chance flood elevation at that site, as shown below.



WHAT THIS MEANS:

The new law eliminates some artificially low rates and discounts which are no longer sustainable. Most flood insurance rates will reflect full risk, and flood insurance rates will rise on some policies.

Actions such as buying or selling a property, or allowing a policy to lapse, can trigger rate changes.

You should talk to your insurance agent about how changes may affect your property and flood insurance policy. There are investments you and your community can make to reduce the impact of rate changes. And FEMA can help communities lower flood risk and flood insurance premiums.

WHAT IS CHANGING NOW?

Most rates for most properties will more accurately reflect risk. Subsidized rates for non-primary/secondary residences are being phased out now. Subsidized rates for other classes of properties will be eliminated over time, beginning in late 2013. There are several actions which can trigger a rate change, and not everyone will be affected. It's important to know the distinctions and actions to avoid, or to take, to lessen the impacts.

Not everyone will be affected immediately by the new law – only 20 percent of NFIP policies receive subsidies. Talk to your agent about how rate changes could affect your policy.

- Owners of non-primary/secondary residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of property which has experienced severe or repeated flooding will see 25 percent rate increase annually until rates reflect true risk – beginning October 1, 2013.
- Owners of business properties in a Special Flood Hazard Area will see 25 percent rate increase annually until rates reflect true risk -- beginning October 1, 2013.

Owners of **primary residences** in SFHAs **will be able to keep their subsidized rates** unless or until:

- You sell your property;
- You allow your policy to lapse;
- You suffer severe, repeated, flood losses; or
- You purchase a new policy.

GRANDFATHERING CHANGES EXPECTED

IN 2014

The Act calls for a phase-out of discounts, including grandfathered rates, and a move to risk-based rates for most properties when the community adopts a new Flood Insurance Rate Map. So if you live in a community that adopts a new, updated Flood Insurance Rate Map (FIRM), discounts – including grandfathered rates -- will be phased out. This will happen gradually, with new rates increasing by 20% per year for five years. Implementation is anticipated in 2014.

WHAT CAN BE DONE TO LOWER COSTS?

For home owners and business owners:

- Talk to your insurance agent about your insurance options.
- You'll probably need an Elevation Certificate to determine your correct rate.
- Talk with local officials about community-wide mitigation steps.
- Consider adding vents to your foundation or using breakaway walls

- Higher deductibles might lower your premium.
- Consider remodeling or rebuilding.
- Building or rebuilding higher will lower your risk and could reduce your premium.

For community officials:

- Consider joining the Community Rating System (CRS) or increasing your CRS activities to lower premiums for residents.
- Talk to your state about grants. FEMA issues grants to states which can distribute the funds to communities to help with mitigation and rebuilding.

An Overview of the State of Ohio Emergency Operations Plan

by Brad Schwartz, State Planner, Ohio EMA

The Ohio Revised Code requires the State of Ohio to develop and maintain a statewide emergency operations plan. The State's Emergency Operations Plan (EOP) is an all-hazards plan that encourages a cooperative, seamless relationship between all levels of official public response to emergencies and disasters. The Ohio EOP establishes a framework through which state-level departments and agencies, and selected non-governmental agencies assist local jurisdictions when they seek emergency response assistance from the State. The Ohio EOP follows the Emergency Support Function (ESF) structure that is used in the U.S. Department of Homeland Security's (FEMA's) National Response Framework, and incorporates the National Incident Management System, which includes the Incident Command System.

Ohio EMA is the central point of coordination within the state for response to, and recovery from disasters. The State EOP is used in the State Emergency Operations Center to coordinate the application of state-level emergency assistance and resources, and to prepare the State for all-hazards response through planning, training, exercising and funding activities at the state and local level. In carrying-out emergency operations and in assigning resources under this plan, the state of Ohio's response priorities are to save lives, stabilize the incident, protect property, and conserve the environment.

It is critical to understand that although the EOP is infrequently referenced during an actual response, the Ohio EOP's plan development process is a critical aspect of support agencies' awareness of their expectations and assigned responsibilities for their response through the State of Ohio's Emergency Operations Center (State EOC).

The EOP provides an accounting of Ohio's approach to all-hazards emergency management, and integrates federal, state, local and nongovernmental resources. The Ohio EOP has more than 45 plan elements, which include a Base Plan (an overview of the State's emergency response), the 15 ESF's (functional plans), Support and Response Annexes, and a number of Tabs and Attachments (sub plans to the ESFs and Annexes). The EOP's elements provide guidance and describe the functional processes and administrative requirements necessary to ensure the efficient and effective implementation of its objectives.

Each of the Plan's ESFs is headed by a Primary Agency that coordinates and reports activity under that function. The Primary Agency is supported by a number of Support Agencies, which are selected based on their legislative authorities, knowledge, resources and capabilities. ESFs include detail on the roles and responsibilities of state, federal and other public and private agencies that are charged with carrying-out functional missions to assist local jurisdictions in disaster response.

Because the Ohio EOP is an all-hazards plan, the Plan includes a few hazard-specific plans (Drought Response Plan, Human Infectious Disease Plan, Mass Fatalities Response Plan, as examples). There are not separate plans for floods, tornados, blizzards and other specific hazards, because the Ohio EOP's functional plans and the resources that they employ are designed to be flexible enough to be applied to a number of hazards.

The role of emergency management is to coordinate and facilitate actions to mitigate, prepare for, respond to, and recover from disasters. State-level assistance through implementation of the Ohio EOP includes the allocation and prioritization of state-level resources and technical assistance, and the coordination of federal, interstate, intra-state, local government and non-government agencies in emergency response.

I hope that everyone associated with Ohio EMA and the State EOC has some level of contact with the State EOP – either through the plan development process or through working in the State EOC. I also hope that they take time to better understanding how their role in carrying-out the emergency response tasks that are detailed in the EOP play an important part in providing assistance to the citizens of Ohio during their darkest hours. Often, an understanding of the emergency operations plan for the state of Ohio takes “seeing to believing.” However, this is quite possibly one of those times where reading the plan actually provides context and direction before seeing it in action.

The Ohio EOP is promulgated annually by the governor of Ohio. The Plan's effectiveness and success is the result of the cooperative effort of more than 50 state, federal and non-governmental organizations' participation in the plan development process. Each year, Ohio EOP partner agencies actively participate in the update and/or creation of Ohio EOP elements that impact about one-third of the plan. These updates and new element creations account for changes in the emergency response environment and respond to agency-based requirements to address sector-based emergency response planning issues. A current version of the Plan is posted on the Ohio EMA's internet homepage, and individual sections of the Plan can be downloaded at:

http://www.ema.ohio.gov/EOP_Detail.aspx.



Planning

IMPORTANT DATES

- Heat Awareness Day
[May 24, 2013](#)
- National Lightning Safety Awareness Week
[June 23-29, 2013](#)

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