# NEW PALTZ FLOOD PREPAREDNESS, SURVIVAL & RECOVERY GUIDE



An Eagle Scout Service Project by ALEC G. SCIANDRA 2016

## New Paltz Flood Preparedness, Survival and Recovery Guide

by Alec G. Sciandra



Photo: Arthur Bouchard 1970 Courtesy of Haviland-Heidgerd Historical Collection



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Cover design: Steve Lawson. Cover photos: KT Tobin, Hurricane Irene, 2011. Proofreading and editing: Alec Sciandra, Charles Sciandra, Ivy Sciandra, Dan Torres, and Robert Lucchesi.

### FORWARD

I have dealt with a number of floods and weather-related disasters during my tenure with the New Paltz Police Department and one of our greatest challenges is providing information to the residents of the community.

In addition to the event itself, any significant flood or weatherrelated disaster has a preparation and recovery phase. Alec's guide provides a wealth of information to help residents prepare for, deal with, and recover from floods and natural disasters. His guide is an important source of information to aid residents in navigating through all phases of a weather-related event.

Alec's guide is a valuable resource that will alleviate the strain that flood or weather-related disasters place on emergency responders and governments by educating and preparing our residents.

> - Robert Lucchesi, Lieutenant, New Paltz Police Department Chairman, New Paltz Local Emergency Planning Committee

### CONTENTS

Preface	iv
Acknowledgments	v

### FLOOD PREPAREDNESS

Introduction	8
Flooding in New Paltz	9
Flood Facts and Terminology	
Mental Health & Stress	17
Emergency Information Sources	20
If You're a Renter	24
Understanding Flood Insurance	
Documenting Your Valuables	
Smart Storage	
Securing External Propane, Gas and Oil Tanks	
Reducing Hazardous Household Waste	33
Establishing Your Personal Support Network	36
Elderly and Special Needs	37
Consideration of Pets	

### FLOOD SURVIVAL

Loss of Electricity	. 44
Your Exit Plan	
Basement Flooding	. 49
Emergency Shelters	. 52

### FLOOD RECOVERY

Returning Home Insurance Claims	
Registering for FEMA Disaster Assistance	58
Household Cleanup	
Appendix - Ulster County People with Special Needs Form	67
Works Cited	

### PREFACE

My name is Alec Sciandra, I am a 15-year-old Boy Scout in Troop 172 in New Paltz, NY. I've been active in scouting for 10 years. What you are holding is my *Eagle Scout Service Project*. To earn the rank of Eagle, a scout must plan, develop and manage a project that benefits his community.

I selected my project, this *New Paltz Flood Preparedness, Survival and Recovery Guide*, because I have vivid memories of Hurricane Irene and Tropical Storm Lee and their devastating effects on our community—especially a good friend who lives on Springtown Road. His family's house and many of their possessions were badly damaged or destroyed by the one-two punch of Irene and Lee, and they still haven't fully recovered.

I've seen flooding caused by melting snow and heavy rains, and although I don't live directly in the floodplain, my family's basement has flooded resulting in lost valuables. We've been without power for several days and were unprepared.

It's not safe to assume that people will know where to go or what to do when a flood strikes. We live in a community with many renters and college students. When Hurricane Irene struck on August 28, 2011, SUNY students had just arrived, many of whom were unfamiliar with New Paltz and had no local friends.

I searched the internet looking for flood survival and property protection advice specific to New Paltz. There was no one-stop information source on flood insurance, FEMA aid, emergency shelters, people with special needs, pets, loss of medications, hazardous household waste and more.

In hindsight I now realize there were specific things my family could have done to be better prepared during our flooding and power outage. If this guide presents just one tip that helps you in a flood situation, I will consider it a successful Eagle Project.

Alec Sciandra New Paltz, NY June, 2016

### ACKNOWLEDGMENTS

The production of this guide was only possible with the support and contributions of many people. Over 40 interviews were conducted with local authorities in law enforcement, the fire department, EMS, emergency rescue and government. Also representatives of FEMA, NFIP, EPA, and the American Red Cross. And importantly, New Paltz flood survivors who shared their stories and offered suggestions and lessons learned.

I contacted many people seeking interviews and information. To the ones who responded and offered their help, I express my sincere thanks.

Thank you to: Dan Torres, New Paltz Deputy Town Supervisor; Robert Lucchesi, Lieutenant, New Paltz Police Dept.; Dylan Babcock, 1<sup>st</sup> Asst. Chief, New Paltz Fire Dept.; Cory Wirthmann, 2<sup>nd</sup> Asst. Chief, New Paltz Fire Dept.; Steve Greenfield, Firefighter, New Paltz Fire Dept.; Steven J. Peterson, Director of Ulster County Emergency Services; J. Robert Hunter, Director of Consumer Affairs of Insurance Federation of America; Holly Harrington, FEMA Public Affairs; William Nechamen, CFM, New York State NFIP Coordinator; Kimmy Venter, Regional Director of Communications, American Red Cross; Dr. Beth Sirof PSY.D, Clinical Psychologist; Kimiko Link, EPA Environmental Scientist.

Carol A. Johnson, coordinator of the The Haviland-Heidgerd Historical Collection at the Elting Memorial Library; Heather Petrollesi, Devine Insurance; William Forget, State Farm Insurance; Terence P. Ward, The New Paltz Times; Lauren Thomas, The New Paltz Times; Susan Applegate; Debra Abrams; Caroline Paulson; Glenn Reno; Scott Ross; Jerry Greenwood; Lisa Patrick; Julie Milani; Amy Reilly; Anthony Meluso; Michael Benenatti; Steve Lawson; Mitch Zapotoski; Laura Petit; Jeff Salt; Jim Longbotham; Chuck Bordino; and, especially, my parents who kept me on track when I became overwhelmed by the scope of this project.

# **FLOOD PREPAREDNESS**

### INTRODUCTION

This guide was originally planned to be a tip sheet or pamphlet to provide information to the New Paltz community that would better inform their decision-making in flood situations.

As I researched and conducted interviews, I kept finding myself saying, "That's good information, I need to include it." Eventually, the most difficult part was deciding what *not* to include. There is a lot of information not included in this guide. Some of the more obvious information that is easily found on the Internet may not be included. Please use this guide only as a starting point for digging deeper into topic areas.

We should all thank the first responders of New Paltz; our brave police, fire, and rescue squad personnel who run towards danger while the rest of us run away. During a flood if you drive around a road closure barricade, or go canoeing or inner tubing in the Wallkill river, you are not only endangering your own life, but also the lives of our first responders. Think before doing.

### The Boy Scout motto: "Be Prepared."

It's important to note that when a flooding disaster strikes, our first responders will be stretched thin. Your knowledge and preparedness can play a key role in your survival, and the survival of your loved ones, home, pets and personal property.

The material presented in this guide comes from a combination of interviews and the distillation of numerous and often confusing and contradictory information found on the Internet.

The goal of this guide is to present relevant flood information and survival advice to the New Paltz community. This does not mean that it is fully comprehensive or that it presents the best advice for all situations. There are no warrantees or guarantees regarding the information presented in this guide.

### FLOODING IN NEW PALTZ

"Agriculture is a \$500 million business in Ulster County, and we are painfully aware of the crops that have been devastated, the corn crops, tomato crops, apple farmers losing their McIntosh crops."<sup>[1]</sup>

- Ulster County Executive, Mike Hein, 2011

"...We've already had to pull out kayakers. I know it's tempting to come and take a look, but don't. If you get swept into this river, there are logs and boulders and although it may look like the storm is over because the rain has stopped, this river begins in Northern New Jersey and the water keeps coming."<sup>[2]</sup>

"For almost an entire week the sewage plant was flooded and unable to operate. People could still flush their toilets, but there was no treatment to the sewage and it would run directly into the Wallkill River."<sup>[2]</sup>

"There are dozens of families in the Town & Country Condominiums (off of Huguenot Street) as well as other people in homes and apartments near the river and in the floodplain who have lost everything."<sup>[2]</sup>

- New Paltz Mayor, Jason West, 2011

"Parts of the thruway were under 3 to 4 feet of water. Southbound lanes were closed Sunday for 137 miles from Exit 24 in Albany to Exit 12 at West Nyack. Northbound lanes are shut for 90 miles from Exit 8 in Westchester County to Exit 20 at Saugerties."<sup>[3]</sup>

- Thruway Spokesman, Michael Sullivan, 2011

[1] Quinn, Erin. "Irene's Aftermath." New Paltz Times. 9 Sep. 2011. 30 Jun. 2015.

[2] Quinn, Erin. "The Storm Surge." Hudson Valley Times. 1 Sep. 2011. 28 Jun. 2015.

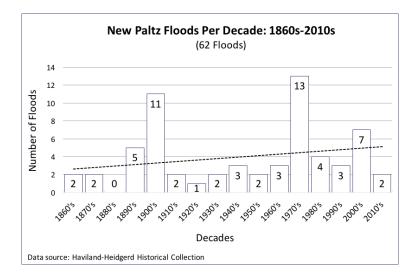
[3] Hill, Michael. "Irene Slams Hudson Valley." NBC NY. 28 Aug. 2011. 28 Jun. 2015.

### 150 Years of Flooding in New Paltz

I began my research for this guide by looking at old newspaper clippings and photos that recorded the history of flooding in New Paltz. Carol Johnson, coordinator of the The Haviland-Heidgerd Historical Collection at the Elting Memorial Library, kindly granted me access to archive materials.

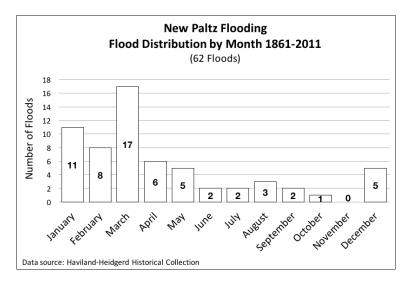
Flooding data was collected from several newspapers that served New Paltz dating back to 1861 including, The (new) New Paltz Times, The New Paltz Independent, The (old) New Paltz Times and The Huguenot Herald. It's possible that not all flooding events are represented in the archive.

The clippings documented 62 floods that ranged in severity from a catastrophic, "100-year flood" to the general, "people unable to get to church." The graph below shows the number of floods per decade and includes a linear trend line.

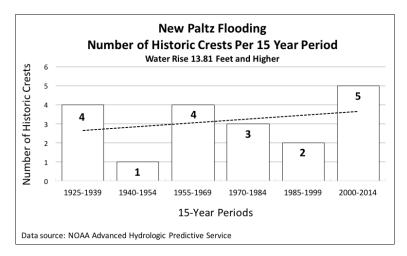


The data suggests that more floods are occurring within shorter time frames, beginning in the 1970s.

Floods can occur in New Paltz any time of year. Late winter and early spring experience the most flooding due to melting snow and rain. Most winter floods are due to ice jams on the Wallkill River.



The NOAA Advanced Hydrologic Predictive Service lists 19 "historic crests" in New Paltz from 1934 to 2011 that were 13.81 feet or higher. I was born in 2000. There have been five historic crests in my 15-year lifetime. I decided to graph the data into 15year periods and add a linear trend line. See graph below.



### New Paltz Flood Insurance Policy Statistics<sup>[3.1]</sup>

- As of December 31, 2015 there are: 42 NFIP\* flood insurance policies in force within the Village of New Paltz. Total in-force insurance coverage is \$7,030,000. Total in-force premiums are \$31,802.
- As of December 31, 2015 there are 53 NFIP flood insurance policies in force within the Town of New Paltz. Total inforce insurance coverage is \$11,471,700. Total inforce premiums are \$70,806.

### New Paltz Flood Insurance Loss Statistics<sup>[3.1]</sup> January 1, 1978 through December 31, 2015

- As of December 31, 2015 there have been 13 loss claims in the Village of New Paltz totaling \$1,042,095.
- As of December 31, 2015 there have been 59 loss claims in the Town of New Paltz totaling \$1,097,362.

### Definitions

- **Flood Watch:** A Flood Watch is issued when *flooding is possible* at one or more forecast points.
- **Flood Warning:** A Flood Warning is issued when *flooding is occurring or imminent* at one or more forecast points.

\* National Flood Insurance Program. NFIP sells government-provided flood insurance policies. Homeowners and businesses in flood prone areas must purchase an NFIP policy to obtain a mortgage. NFIP will be discussed in the *Understanding Flood Insurance* section.

<sup>[3.1] &</sup>quot;Policy Information by State." NFIP BureauNet. Policy Statistics. 31 Dec. 2015. Web. 12 Feb. 2016.

### FLOOD FACTS AND TERMINOLOGY<sup>[4]</sup>

- It only takes 6 inches of fast-moving floodwater to knock an adult off their feet.
- A car can be taken away in as little as 2 feet of water.
- 66% of deaths caused by floods occur in a vehicle; most happen when drivers try to drive through floodwaters.
- In the past 5 years all 50 states have experienced floods.
- 90% of all natural disaster damage is caused by floods.
- In high-risk areas, there is a 26% chance of flooding during a 30-year mortgage.
- A 2,000 square foot home with 12 inches of water damage can cost more than \$50,000 to repair.
- Losses due to flooding are not covered under homeowners and business insurance policies.
- The Federal Emergency Management Agency (FEMA) responds to national disasters and offers financial assistance to disaster victims.
- The National Flood Insurance Program (NFIP) offers flood insurance to property owners and renters.

### What Causes Floods?

Several factors contribute to flooding. Two key elements are rainfall intensity and duration. Intensity is the rate of rainfall, and duration is how long the rain lasts. Topography, soil conditions, and ground cover also play important roles.

As land is converted from fields or woodlands to roads and parking lots, it loses its ability to absorb rainfall. This urbanization increases runoff two to six times over what would occur on natural terrain. During periods of flooding, streets can become swift moving rivers and basements can become deathtraps.<sup>[5]</sup>

<sup>[4]</sup> National Flood Insurance Program. "Flood Facts." 15 Jul. 2015. 19 Feb. 2016. https://www.floodsmart.gov/floodsmart/pages/flood\_facts.jsp.

<sup>[5]</sup> Floodplain Learning on Demand. "Understanding the Language." http://www.clackamas.us/planning/flood\_terms.html. 2013. 15 Jul. 2015.

### The Floodplain

The terminology becomes confusing when people talk about floods, especially the term, "100-year flood." The following terms all refer to the same thing or event:

- 100-Year Flood
- 100-Year Floodplain
- 1% Annual Chance Flood
- Special Flood Hazard Area (SFHA)
- High Risk Area
- Base Flood

### FEMA Definition: 100-Year Flood

A 100-year flood has a one-percent chance of being equaled or exceeded during any given year.

### The "100-year flood" Term:

The "100-year flood" is a term often used to describe a flood that has a 1% chance of occurring in any year. But the phrase is misleading, and often causes people to believe these floods happen every 100 years on average. The truth is, these floods can happen quite close together, or not for long stretches of time, but the risk of such a flood remains constant from year to year. The 100-year-flood term was originated to delineate areas on a map to determine what properties are subject to the National Flood Insurance Program. Properties within the 100-year-floodplain, as defined by the Federal Emergency Management Agency, have special requirements and mortgage holders will require owners to carry flood insurance on these properties.

The risk of experiencing a rare flood increases when periods greater than one year are considered. For example, the risk of a 100-year flood in any 50-year period is approximately 40%. For any 100-year period, the risk increases to about 63%.<sup>[6]</sup>

### **Base Flood Elevation (BFE)**

The BFE is the computed elevation to which floodwater is anticipated to rise during a Base Flood (a.k.a.100-year flood).

<sup>[6] &</sup>quot;Flood Insurance Study – Ulster County, NY (All Jurisdictions)." FEMA. 24 May 2014. Web. 10 Dec. 2015.

### Special Flood Hazard Area (SFHA)

The SFHA is the land in the floodplain subject to a 100-year flood and is designated as high-risk zones A and AE on New Paltz flood maps. In order to minimize the potential for flooding, NFIP regulates development and reconstruction in the SFHA.

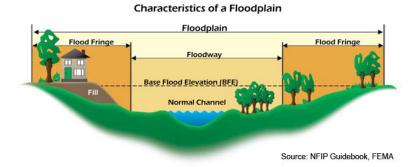
The SFHA is composed of the floodway and flood fringe. Under New York State law, the floodplain is described as the land adjacent to lakes and rivers that is subject to a 100-year flood.

### Floodway

The floodway is the stream or river channel and adjacent area that must be reserved to allow the passage of 100-year floodwaters to flow without increasing flood depths. The floodway is the most dangerous part of the floodplain and is associated with moving water. FEMA regulations require that the floodway be kept open and free from development that would obstruct or divert flood flows onto other properties.

### **Flood Fringe**

The flood fringe is the portion of the floodplain that is outside the floodway. It is generally associated with standing rather than flowing water, but is subject to periodic flooding. This is the area where development occurs, and where precautions must be taken to protect life and property.



15

### **NFIP Defined Flood Zones**

Flood zones are specific areas of flood risk and are used by NFIP to calculate flood insurance coverage and premiums.

### New Paltz Has The Following Flood Zones:<sup>[7]</sup>

**High Risk Areas – (Special Flood Hazard Areas)** Requires the purchase of NFIP Insurance.

- **Zone A** has a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Base Flood Elevations (BFE) in Zone A are determined using approximate methodologies. No detailed hydraulic analyses have been performed.
- **Zone AE** has a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Base Flood Elevations (BFE) in Zone A have been determined using detailed hydraulic analyses and methodologies.

### Moderate to Low Risk Areas

No requirement to purchase NFIP insurance.

- **Zone X** has a less than 1% annual chance of flooding.
- **Zone X500** has a less that 1% annual chance of flooding and is classified as, "outside a 500-year flood."

### New Paltz Flood Zone Maps

See FEMA URL below and enter New Paltz zip code "12561" for a zoomable and scrollable flood map showing flood 100-year flood elevations.

• https://msc.fema.gov/portal/

Also, the Property Shark URL below shows an alternate and interesting view of the New Paltz flood zones.

<sup>[7] &</sup>quot;FEMA Flood Hazard Maps of Ulster County, NY." Property Shark. 2016. http://www.propertyshark.com/mason/ny/Ulster-County/Maps/Fema-Flood-Hazard-Areas. 20 Feb. 2016.

### **MENTAL HEALTH & STRESS**



When I began this project, I hadn't considered the psychological effects of flooding. I referred to the people I interviewed as "flood victims." I now see them as "flood survivors" because of the disaster they endured and the work it took to reclaim their lives. The topic of mental health and stress appears early in this

guide because based on my interviews, it is the most important factor in surviving a flooding disaster.

People want to be in control. When disaster strikes, they lose control and feel emotionally insecure. This can cause changes in behavior. It is important that people affected by a disaster address their emotional needs as part of the recovery process.

### Signs of Stress

After the initial shock wears off and the long process of recovery gets underway, people may begin to exhibit responses such as irritability, anger, fatigue, loss of appetite, sleeplessness, nightmares, depression, headaches, nausea, hyperactivity, lack of concentration, or increased alcohol and drug abuse.<sup>[8]</sup>

Talking about what you're feeling and sharing tensions, fears, stress, and frustration can bring wholeness and understanding. This is a time to give and get support from family and friends.

### Ways to Cope with Stress

- Talking with your family, friends and neighbors. Sharing common experiences helps people deal with and overcome anxiety and feelings of helplessness.
- Finding humor wherever you can. Laughter can be the best medicine.
- Helping others is an effective way to boost your mental health and reduce stress. By taking positive actions to help others you will feel better about yourself and your situation.
- Reciting or thinking positive affirmations.

<sup>[8] &</sup>quot;Coping with Disaster." FEMA. 9 Nov. 2015. Web. 21 Feb. 2016. https://www. fema.gov/coping-disaster.

- Staying healthy by getting physical exercise each day, even if it is only going for an extended walk. And, maintain good eating and sleeping habits.
- Giving yourself and your family an occasional break from cares, worries, and disaster-related problems.

### One Step at a Time

New Paltz clinical psychologist, Dr. Beth Sirof, PSY.D says, "If your home is hit by a flood disaster and you need to begin clean up, don't think about cleaning the entire house, think about cleaning just one section of one room. By taking small steps, it can alleviate stress and make a huge job seem doable."

For those who see a therapist on a regular basis but cannot make their appointments due to a flooding disaster, most therapists will talk with you over the phone. If your cell phone is dead or the land lines are down, try to stay around friends, family, and people you trust and enjoy being with.

### **Disasters Affect Kids**

FEMA representative, Holly Harrington says, "Children may suddenly act younger than they are. Parents can help their children by talking to them, keeping them close and even spoiling them just a little bit."

Pay attention and take notice if a child exhibits some of the following behaviors: excessive fear of the dark or of being alone, changes in eating or sleeping habits, persistent nightmares, separation anxiety, loss of trust in adults, feelings of guilt, and physical symptoms such as headaches, vomiting or fever.

# Mental health experts say there are things parents or other adults can do to help children work through their emotions:

- Talk about what happened, giving children simple facts they can understand.
- Reassure them with extra affection and explain that the family is safe and will stay together.
- Hold children and hug them frequently.
- Make bedtime a special time of calm and comfort.

- Add routines that instill a sense of safety and belonging.
- Ask children to help with chores, projects, or planning for the future.
- Provide children with a sense of hope.

Crisis counselors are available through the American Red Cross, FEMA, other agencies, and religious organizations.

### People Need People – Get to Know Your Neighbors

A comment heard more than once during my interviews was that getting to know your neighbors, and being on friendly terms with them, provides a valuable support structure to cope with the stress of a flood disaster.

#### Additional information sources:

- FEMA: https://www.fema.gov/coping-disaster#
- The World Heath Organization: http://www.euro.who.int/en
- CDC: http://emergency.cdc.gov/mentalhealth/

### **EMERGENCY INFORMATION SOURCES**

Before discussing information sources, it must be said that you can play an important role in communicating emergency information. You may be the first one on the scene. If you see something dangerous, like a car accident or a downed power line, call 911 immediately. Someone's life may depend upon your quick thinking.



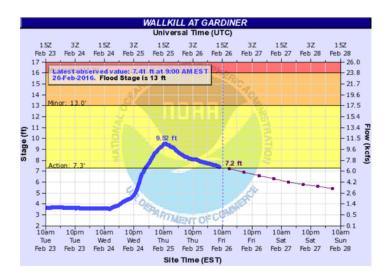
### National Oceanic and Atmospheric Administration Radio

NOAA Weather Radio is a network of radio stations in the United States that broadcast continuous weather information.<sup>[9]</sup>

There is also an NOAA Weather Radio App for iOS and Android devices. In addition to weather reporting, you can receive "push" alerts to your phone such as flood, lightening, wind, blizzard, etc. A nice feature is ability to rewind and replay radio announcements.

### National Weather Advanced Hydrologic Prediction Service

This service provides live monitoring of Wallkill River elevations measured by a gauge in Gardiner, NY. Web search: "GRDN6." Below is a smartphone screenshot of flooding on Feb. 25, 2016.



[9] "NOAA Weather Radio - County Coverage by State." U.S. National Weather Service. NOAA. 25 Jan. 2016. Web. 30 Nov. 2015.

# Pnixle

Nixle is a localized information source that pushes emergency alerts via text or email from the New Paltz Police Department and Ulster County Sheriff's Office directly to your cell phone or computer, and is delivered almost instantly. In addition to floodrelated and emergency alerts, Nixle alerts include: road closures, school delays and cancellations, and more. There are two ways to register for Nixle:

- 1) Sign up on: https://local.nixle.com/register/
- 2) Text your ZIP CODE to: 888777

### twitter

If you are already a Twitter user, you can receive the same Nixle alerts via Twitter.

• Register for NPPD on Twitter: https://twitter.com/NewPaltzPD



NY-Alert is an emergency alert system established by the New York State Emergency Management Office. Like Nixle, you can register to receive real-time alerts pushed via text or voice call. Alerts include: severe weather, major road closings, utility failures, fires, bomb threats, civil disturbances, hazardous materials, health threats, personal safety emergencies, suspicious packages, etc. To register for NY-Alert:

Sign up for NY-ALERT on: https://www.nyalert.gov/enroll

# facebook

**The New Paltz Emergency Operation Center** maintains a Facebook presence that, during times of emergency, is a go-to source of important information for the community. Here you'll find the current status on road closures, safety advice, and plans of action to take during a flood or any emergency.

https://facebook.com/NewPaltzEmergencyOperationsCenterEOC/



**The New Paltz Police Department** website provides accurate information in times of emergencies. Here you'll find current information on: road closures, safety advice, and plans of action to take during a flood or any emergency.

http://www.newpaltzpolice.org



**Hudson Valley Weather** is operated locally by guys with a passion for weather who, in many cases, provide more accurate local weather forecasts than other sources. They have a Facebook page, website and a weather app available for iOS devices (Android coming soon). You can setup the app to receive push alerts.

- http://www.hudsonvalleyweather.com
- https://www.facebook.com/HudsonValleyWeather/



### Village and Town of New Paltz

Though not real-time emergency information sources, the New Paltz Village and Town Facebook pages can contain relevant emergency information input by citizens.

- https://www.facebook.com/TownofNewPaltz/
- https://www.facebook.com/VillageOfNewPaltz/



### **Central Hudson Gas & Electric**

When the power goes out, here's how to notify and receive Central Hudson alerts.

Text the following commands to number: 236483

- REG to register your cell phone for this service.
- OUT to report a power outage.
- STAT for power outage status updates.
- STOP to unregister your cell phone from this service.
- PAUSE to temporarily discontinue this service.
- RESUME to resume receiving alerts after pausing.

Note: If your smartphone "telephone number" isn't already associated with your Central Hudson account, you will need to enter your 10-digit Central Hudson account number when first registering for text alerts.

### **IF YOU'RE A RENTER**



Rental units make up 49.8% of all dwellings in New Paltz. As of 2014 there were 3,399 rental units and 3,429 housing units. New Paltz has the second largest number of rental units in Ulster County, only Kingston has more.<sup>[10]</sup>

THE FOLLOWING IS NOT PROFESSIONAL LEGAL ADVICE. IT IS INFORMATION OBTAINED FROM A NEW PALTZ FLOOD SURVIVOR. IT IS SUGGESTED THAT YOU CONSULT AN ATTORNEY BEFORE SIGNING A RENTAL AGREEMENT.

Rental agreements and residential leases are legally binding contracts between a landlord and a renter. Renters are legally obligated to pay their monthly rent—even if they've been told to evacuate their premises by local authorities.

A Hurricane Irene flood survivor spoke of a situation where a building inspector advised that it was safe to return to their apartment. However, a FEMA health and safety inspector advised that it was unsafe to return because of mold. The landlord demanded the rent and the tenant was forced to spend money they needed for flood clean-up on legal services to defend themselves.

It is suggested to add a clause or attach a rider to your rental or lease agreement that spells out your payment responsibilities if you are told your dwelling poses a health risk.

[10] "2014 Ulster County Rental Housing Survey." Ulster County Planning Dept. Mar. 2015. http://www.ulstercountyny.gov/planning. 6 Jan. 2016.

### UNDERSTANDING FLOOD INSURANCE

Note: This is a complicated area with rules and regulations written by the U.S. congress, lawyers and insurance companies. Below you'll find my best effort to give you *general highlights* regarding flood insurance. However, if you live in the floodplain you owe it to yourself to become knowledgeable. A good place to start is www.floodsmart.gov and then have conversations with a few insurance companies—you may get different information from each.



Water damage in your home caused by a burst water pipe or failed water heater may be covered by your homeowners insurance policy—if you've opted for that coverage. Most people don't. However, *flood damage* is caused by a "rising tide of water" and is only covered by flood insurance.

Flood insurance can be purchased through a federal program called the *National Flood Insurance Program* (NFIP) and is available to homeowners, renters and businesses. The NFIP is administered by FEMA.

NFIP flood insurance is available to anyone who lives in a community that is in compliance with federal floodplain rules. Both the village and town of New Paltz are in compliance. Condo and homeowners can buy NFIP insurance for their building and contents. Renters can buy NFIP insurance for their contents.

Homeowners in New Paltz high-risk zones A and AE are required to purchase NFIP insurance in order to apply for a mortgage.

### National Flood Insurance Program

The NFIP was created by the U.S. Congress in 1968. Prior to this, flood insurance was part of a standard homeowners policy. When private insurers began losing money due to flooding along the Mississippi River they stopped offering flood insurance. The Federal Government stepped in and created the NFIP.

Although the NFIP is a public entity, private insurance companies like Allstate, State Farm, etc. play a role in the program. Their sales reps sell NFIP flood policies and they have a role in adjusting claims. This can create confusion for the consumer and will be discussed later.

### What is Covered by Flood Insurance?

**Your Car**: Your car is not covered by flood or homeowners insurance. However, if you have comprehensive auto insurance your car is covered whether it was washed away in a flood or crushed by a tree. That's because "comprehensive" is exactly that—*comprehensive*. Generally, auto insurance claims are easy and straightforward, with insurers paying the current market value for a complete loss, minus the deductible.

**Water Damage**: If damage is exclusively from rain and/or wind, you may be covered under your homeowners policy. However, if some of the damage came from a "rising tide of water," you are only covered for that portion of the loss if you bought a separate NFIP flood policy. Flood insurance is completely separate from homeowners insurance and is subject to different premiums and coverage.

**Loss of Use**: If your home is uninhabitable due to storm water damage—*not flood*—the loss of use coverage on your homeowners policy would kick in and you would receive money to live in temporary housing until your home is repaired or until a set number of months have passed. Important! There is *no coverage for loss of use under the NFIP policy.* 

**Building and Contents:** NFIP flood coverage has limitations. The maximum flood insurance policy only covers up to \$250,000 for losses to the home structure and covers up to \$100,000 for home contents.

**Cash Value:** NFIP only provides for the "cash value" of your possessions, not the replacement cost. So if your five-year-old couch is destroyed and you're given its cash value, you'll be in the market for a used couch—unless you plan on kicking in substantially to repurchase the same couch new.

### **Combination Coverage**

Important! If you are covered by both a NFIP and homeowners policy, make sure you pay attention to which policy damages are being assessed. Each policy has different coverages, deductibles and coverage limits. According to J. Robert Hunter, Director of Consumer Affairs with the Insurance Federation of America, *"It may be tempting for insurers to push losses to the NFIP policy, when the actual cause of the loss is unclear or was caused by rain and wind."* 

Issues include:

- 1) NFIP has more restrictive coverage limits.
- 2) NFIP shifts cost to taxpayers rather than private insurers.

"Consumers must be the first line of defense against insurers shifting costs for rain and wind losses to the NFIP program. Many insurers act honorably but consumers need to be vigilant, or risk getting short-changed," Hunter said.

### NFIP Flood Insurance – You Need to Know

- You are not covered for decks, pools, walkways, trees and shrubs.
- Building coverage for your basement is limited to specific equipment such as furnace, water heater and circuit breaker.
- A basement is defined as any area of a building, including any sunken room or portion of a room, having its floor below ground level on all sides.
- Contents coverage for your basement only insures items such as washer and dryer, and freezer.
- You are not covered for finished-off basement improvements, furniture or personal items.
- You are not covered for "loss of use."
- Don't wait for a flood warning to buy insurance, there is a 30-day waiting period before coverage takes effect.

### For more information:

- https://www.floodsmart.gov/floodsmart/
- https://www.fema.gov/national-flood-insurance-program

### DOCUMENTING YOUR VALUABLES



Creating a detailed inventory of your valuables, backed up with photos and video, is important when processing an insurance claim in the aftermath of a flood.

Keep the documentation in a waterproof container stored away from rising water, and store a backup copy away from your home. Scan or photograph all important documents and keep them on a thumb drive stored away from your home.

A detailed list of damaged items, including proof of ownership and value, is required for most insurance claims. How quickly your claim will be processed and the amount of your settlement will be determined by the details you provide in your documentation.

Undoubtedly it takes work to create a home inventory document but you'll need to weigh the time and effort to create one versus accepting the financial loss of your valuables.

### **Equipment Needed**

To conduct a home inventory, you'll need:

- Computer spreadsheet or word processor to record and store your inventory document.
- Smartphone to record "speech to text" descriptions of your valuables. Then, email yourself the text to input into your document.
- Digital camera to photograph your valuables (and their receipts) and important papers.
- Video documentation of your possessions as they appear in your home.
- Flashlight for finding model numbers on the back of appliances and electronics.

### Information Collected

When conducting a home inventory, include the following information about each item:

- Location
- Description
- Quantity
- Manufacturer
- Model number
- Serial number
- Purchase date
- Initial cost
- Estimated or appraised replacement value
- Copy of receipt if available

### Conducting a Home Inventory<sup>[11]</sup>

It is important to be as thorough as possible in your documentation. While it might seem redundant to include both video and still images, video footage will enhance your claim by showing the items as they appear in your home while photos provide detailed, close-up information.

### The Steps Include:

**Outside Video:** This should include a view of the front and back of your home, including patios, landscaping, fencing, and any additional buildings or structures on the property.

**Outside Photos:** Take pictures of outside areas and any structures in detail and from several angles.

**Interior Video:** Record each room in your home. The best way to ensure a smooth pan is by mounting your camcorder to a tripod. Move the camera slowly to "see" everything in the room.

**Interior Photos:** Take photos of every room. Position the camera in each corner, or where you can achieve the best wide-angle shot of the entire room.

<sup>[11]</sup> Leder, Heidi. "Create a Home Inventory Now for Insurance Later." Techlicious. 28 Oct. 2012. Web. 20 Feb. 2016.

**Detail Photos:** Take photos of each item and include the filename of each photo next to the corresponding item on your worksheet. You can group similar items together in one shot, but be clear on the worksheet what is contained within the photo.

**Worksheet:** Organize your worksheet by room and record as much information about each item as possible.

**Receipts:** Proving ownership and value of your items is crucial. The best way to achieve this is to include receipts for each item in your inventory report. Locate all receipts, including appraisal certificates, and attach them to the corresponding page of your report. Photograph your receipts via cellphone and email them to yourself. Paste photo/receipts into report.

When you have completed these steps, load the video footage, digital photos and worksheet onto a CD, DVD, portable flash drive, or cloud-based storage. Store physical media in a secure location outside of your home.

Creating a detailed home inventory report may be one of the most valuable investments of your time you can make.

### If You Own Collectibles

Determining the value of a collectible item can be tricky. One way is to view "completed" and "sold" eBay auctions to see what other people have recently paid for items like yours. Adjust value for condition. Mint condition may be worth a lot; good condition may be worth nothing. Take screenshots of eBay pages. You can also photograph pages in price guides and store them along with detailed photos of your collectibles. Photograph your items to clearly show their condition.

### SMART STORAGE

Protecting legal documents, important papers, valuables, and anything you don't want to lose is something everyone should consider, whether living in a floodplain or not. Since basements usually flood first, it's recommended to move important items from the basement and first floors to top floors of your home, or a top shelf in a one-story dwelling.

### Waterproof or Watertight

**Waterproof** tubs are available at most home supply stores and are reasonably inexpensive. However, waterproof does not mean the tubs won't fill with water. In serious flooding your waterproof tubs may tip over, fill with water, and sink.



Watertight tubs seal tightly and are guaranteed to keep contents dry. They are the better choice for storing your must-stay-dry items. You may want to read customer comments on shopping sites like Amazon.com when in the market for watertight tubs.

Remember that any storage tub can float away from your home, so be sure to anchor them to something reasonably secure.

### A Survivor's Experience

Consider using plastic storage containers for loose food items that could get wet. A flood survivor told me that opened bags of dry dog food were kept on the pantry floor. When the floodwaters of Hurricane Irene filled the panty, the dry dog food became soaked and floated all through the house. When the water receded, hundreds of pieces of rehydrated dog food (that had become rotting meat) were stuck to walls, furniture, floors, appliances, etc.

### SECURING EXTERNAL PROPANE, GAS AND OIL TANKS

Homes having heating oil, natural gas or propane tanks that are located in flood risk areas may be vulnerable to rising flood water that can float the tanks off the ground. Propane tanks may be carried long distances, and may lodge against buildings, bridges or other locations where they become a safety risk.

During floods, propane tanks can shift in place, causing broken piping or valves. Propane is heavier than air and if a leak occurs, the gas will seek lower ground and may sink into an enclosed area and pose a risk of explosion and fire.<sup>[12]</sup>

One scenario is a leaking tank on the side of a house, the gas finds its way into the basement via a small air leak in a basement window. The propane leak drifts across the floor to the pilot light on the furnace or water heater and results in an explosion or fire.

### Anchor Tanks to Prevent Movement

Whether propane, natural gas or oil, most tanks are not normally anchored down, so it is important to secure them in flood risk areas. This is especially a concern for homes along the Wallkill River.



The simplest way to tie down tanks is to use galvanized ground anchors and stainless steel straps, which are typically used to tie down mobile homes. Ground anchors are metal rods that screw into the ground to a depth of four feet. At four feet, a single ground anchor can hold 5000 lbs. It's advised to install four ground anchors,

two on each side of the tank, for a total pull out strength of 20,000 lbs. For smaller, vertical propane tanks, two ground anchors are sufficient.<sup>[12]</sup>

Before you install ground anchors, contact your local utilities to make sure there are no buried lines nearby such as water, electrical, natural gas, sewer, or telephone lines.

<sup>[12] &</sup>quot;Anchoring Home Fuel Tanks." 19 Mar. 2014. http://fema.gov/media-library/ assets/videos/80366. 15 Feb. 2016.

### **REDUCING HAZARDOUS HOUSEHOLD WASTE**

Flood waters from Hurricane Irene and Tropical Storm Lee severely damaged some homes in New Paltz. If your home becomes flooded, be aware that chemical hazards may be left behind that require clean up. Floodwaters can displace or damage containers of household



cleaners, fertilizers, and pesticides. You can be exposed to dangerous chemicals when cleaning up after a flood and disposing of flood-damaged household items.

You can take safety steps before a flood by conducting an inventory of chemical products in your home, garage, storage shed, etc. and get rid of what you don't need. Look under sinks, on shelves, and anywhere you may store chemical products. Do not consolidate different cleaners into one container. Make sure all containers are sealed tightly.

# If a flood is coming it is advised to move hazardous chemical products to the top floors of your home.

Do not throw away chemical products in your regular garbage pickup—you must dispose of hazardous waste safely.

### **Getting Rid of Household Hazardous Waste**

The Ulster County Resource Recovery Agency (UCRRA) hosts free Household Hazardous Waste & Pharmaceutical waste collection events 3 times per year in the spring, summer and fall.

You must make an appointment to participate. Registration opens 1-2 months before each event. These events are open to Ulster County households only. Materials from businesses, schools, farms, or organizations are not accepted.

### For more information and advance registration, go to UCRRA at:

- http://www.ucrra.org/services/household-hazardous-waste/
- Or, call 845-336-0600.

### New Paltz – Household Hazardous Waste Drop Off Location

 The 3rd Saturday of July from 8:00am to 2:00pm at the New York State Department of Environmental Conservation (DEC) located at 21 South Putt Corners Road in New Paltz. (845) 256-3000.

### Kingston – Household Hazardous Waste Drop Off Location

 The 3rd Saturdays of April and August from 8:00am to 2:00pm at the Ulster County Resource Recovery Agency (UCRRA) located at 999 Flatbush Road in Kingston. (845) 336-0600.

### Identifying Household Hazardous Waste

Household hazardous waste usually can be identified by labels such as: "Warning," "Caution," "Poisonous," "Toxic," "Flammable," "Corrosive," "Reactive," or "Explosive."

When handling household hazardous waste, please wear protective gloves and eye wear. The little time it takes to put on gloves and eye protection could save you from serious injury and sickness from the inhalation of chemicals or from getting them in your eyes.

Materials accepted at the Ulster County Household Hazardous Waste & Pharmaceutical Waste Collection event include:

### **Household Cleaners:**

- Ammonia-based cleaners
- Oven and drain cleaners
- Floor care products
- Aerosol cleaners
- Window cleaners
- Furniture polish
- Metal polishes and cleaners
- Tub/ tile/ toilet cleaners

### Paint & Related Products:

- Latex-/ water-/ oil-based paint
- Turpentine paint stripper
- Rust remover
- Paint thinner
- Varnish

### Automotive Fluids & Batteries:

- Used motor oil and filters
- Gasoline and diesel fuel
- Kerosene
- Auto body repair products
- Windshield washer solution
- Antifreeze
- Brake and transmission fluid
- Lead acid batteries
- Metal polish with solvent

### Lawn & Garden Care Products:

- Bug spray
- Fertilizer
- Pesticide/ insecticide
- Fungicide
- Herbicide
- Weed killer

### **Beauty Products & Medicines:**

- Alcohol-based lotions
- Isopropyl alcohol
- Expired/unused prescription medications
- Nail Polish and remover
- Hair relaxers
- Dyes and permanents
- Products in aerosol cans

### Miscellaneous:

- Fluorescent lights
- Mercury thermometers
- Photographic chemicals
- Lighter fluids
- Shoe polish
- Swimming pool chemicals
- Moth balls
- Glue
- Mercury batteries

### ESTABLISHING YOUR PERSONAL SUPPORT NETWORK



If your home or apartment becomes flooded and you are forced to leave, where are you going to go? If you don't have the funds to stay in a motel for what could be a month or more, you should consider creating a personal network of friends and family who will put you up in an emergency.

Some of the flood survivors I spoke to said they "couch surfed" during the week and stayed in motels on weekends. To help reduce stress and bring a bit of normalcy to your life, it is recommended to set up a "friend network" that will allow you to spend some time at each location.

If you have children and/or pets, your friend network could assist you by relieving you of those responsibilities while you focus on recovery efforts.

If you plan on staying in a motel or hotel, you should know that when a disaster strikes, emergency workers from the American Red Cross, FEMA and other agencies will rapidly converge on New Paltz and local motels fill up very quickly.

There is no silver bullet for any of the challenges you will face in a flood situation, but some planning before a crisis hits can go a long way to help you cope at a stressful time.

# **ELDERLY AND SPECIAL NEEDS**

The Ulster County Emergency Management Office defines a person with special needs as:

A person with physical, cognitive or sensory disability who, during times of emergency, cannot self-evacuate and/or requires assistance during sheltering. An individual who cannot accomplish these tasks on their own is potentially a member of the special needs population. A person in a wheel chair might be able to self-evacuate their home via a ramp, but may still require assistance during sheltering.

## Special Needs Personal Support Network



It was recommended earlier that the general population should establish a personal support network, however it is absolutely crucial that people with

special needs and their families and caregivers set up a personal support network. It is unrealistic to think that Federal, New York State, Ulster County or New Paltz governments and volunteer agencies could provide for all special needs requirements.

The Ulster County Comprehensive Emergency Management Plan has this to say,

"If you anticipate needing assistance during a disaster, make a list of family, friends and others who will be part of your plan. Talk to these people and ask them to be part of your support network. Share each aspect of your emergency plan with everyone in your group, including a friend or relative in another area who would not be impacted by the same emergency who can help if necessary.

Make sure everyone knows how you plan to evacuate your home, school or workplace and where you will go in case of a disaster. Make sure that someone in your personal support network has an extra key to your home and knows where you keep your emergency supplies. Teach them how to use any lifesaving equipment or administer medicine in case of an emergency. If you use a wheelchair, oxygen or other medical equipment, show friends how to use these devices so they can move you if necessary or help you evacuate. Practice your plan with those who have agreed to be part of your personal support network."

# **Registering with Emergency Services**<sup>[13]</sup>



In addition to formalizing their personal support network with family and friends, members of the special needs population may register with the Ulster County Emergency Management Office.

Appendix I is a registration form that contains information such as the resident's name, address, contact information, caregiver, and information about their special needs or disabilities. By voluntarily completing this registration form, the resident authorizes that all information provided may be shared with the local police, fire and emergency medical services.

Additionally, if the resident indicates they utilize medical equipment that is dependent on electricity, the information will be shared with Central Hudson. The registrant absolves the county and agencies receiving this information from the patient confidentiality requirements of the Health Insurance Portability and Accountability Act (HIPAA).

#### **Evacuation and Transportation**

Residents with special needs that require assistance with transportation will be provided with such specialized transportation (wheel chair coaches / ambulettes, ambulances, etc.) within the available resources of Ulster County.

Understand that during times of disaster, resources will be spread thin and alternative means of transportation developed in your personal support network planning process should be utilized. It is also very important to evacuate as soon as the order is given and when transportation resources are available.

#### **Medications in an Emergency**

If you can't get to your medications in an emergency, local pharmacies including Dedrick's, Rite-Aid and Stop & Shop will step in and assist you. Rite-Aid: (845) 255-9210. Dedrick's: (845) 255-0310. Stop & Shop: (845) 256-0121.

<sup>[13] &</sup>quot;Special Needs of People with Disabilities." Ulster County Office of Emergency Management. http://ulstercountyny.gov/ sites/default/ files /documents/Special\_Needs.pdf. 17 Feb. 2016.

# **CONSIDERATION OF PETS**



This section is specifically referring to dogs and cats. When leaving your home either due to extended power outage or a flood evacuation, caring for your pets is a critical consideration. Pets are not allowed in emergency shelters (service dogs are allowed), so you'll need to make arrangements for your pets.

You'll also need to prepare a pet emergency supply kit.

#### Pet Emergency Supply Kit

- **Food:** Keep at least three days of food in an airtight, waterproof container. Don't forget a manual can opener.
- Water: Prepare three days of water for your pets.
- **Medicine:** Keep an extra supply of pet meds in a waterproof container.
- **Medical Records:** Most boarding kennels require proof of vaccinations to accept your pet. Keep a copy of these records in a plastic bag or waterproof container.
- Collar with ID tag, harness, or leash: Your pet should already be wearing a collar with ID and rabies tag. Keep an extra leash in your pet emergency kit.
- **Crate or pet carrier**: If you need to evacuate in a hurry, a carrier may be the best option for your pet's safety.
- Sanitation: Pet litter and box, paper towels, trash bags. A diluted bleach disinfectant is handy for pet accidents (9parts water to 1-part bleach).
- **Photo:** Keep a picture of you and your pet together in case you become separated from your pet.
- **Familiar items:** Toys, treats, and bedding that are familiar to your pet can help relieve their stress.

#### **Pet Accommodations**



Listed below are pet boarders and motels and hotels that offer pet accommodations. Note: motels and hotels allocate a limited number of rooms for pets. If you think you'll need to stay

in a motel or hotel with your pet, don't delay making arrangements,

all available rooms may become booked quickly. Pet boarders may also fill up quickly.

Most motels and hotels charge a fee for keeping a pet in the room; some have a one-time, non-refundable fee; some have a daily fee, and others have no fee at all. Some have a dog weight limit. Call the motels or hotels for the most current information.

Please note that this is not an exhaustive list.

#### Local Motels & Hotels That Accept Pets

#### New Paltz and Highland

Rodeway Inn & Suites 601 Main St. / Route 299 New Paltz, NY 12561 (845) 883-7373 America's Best Value Inn 3497 US Highway 9W Highland, NY, 12528 (845) 691-7272

#### Poughkeepsie

Hampton Inn & Suites 2361 South Rd. Poughkeepsie, NY, 12601 (845) 463-7500

Days Inn Poughkeepsie 536 Haight Ave. Poughkeepsie, NY, 12603 (845) 454-1010

#### Kingston

Best Western Plus Kingston Hotel and Conference Center 503 Washington Ave. Kingston, NY, 12401 (845) 338-0400 Poughkeepsie Grand Hotel 40 Civic Center Plaza Poughkeepsie, NY, 12601 (845) 485-5300

Residence Inn by Marriott 2525 South Rd. / Route 9 Poughkeepsie, NY, 12601 (845) 463-4343

Rodeway Inn Skytop 239 Forest Hill Dr. Kingston, NY, 12401 (845) 331-2900

#### Fishkill

Hyatt House Fishkill 100 Westage Business Center Dr. Fishkill, NY, 12524 (845) 897-5757

Extended Stay America Fishkill - Route 9 Westage Center 55 W Merritt Blvd. Fishkill, NY, 12524 (845) 896-0592 Extended Stay America Fishkill - Route 9 25 Merritt Blvd. Fishkill, NY, 12524 (845) 897-2800

#### Pet Boarding Kennels

Bark Place of Ulster Inc. 296 State Route 299 Highland, NY 12528 (845) 834-2662

DogMa Dog Care Services 317 Old Kingston Rd. New Paltz, NY 12561 (845) 418-3888

New Paltz Veterinary Hospital 14 North Chestnut Street New Paltz, NY 12561 (845) 255-1890

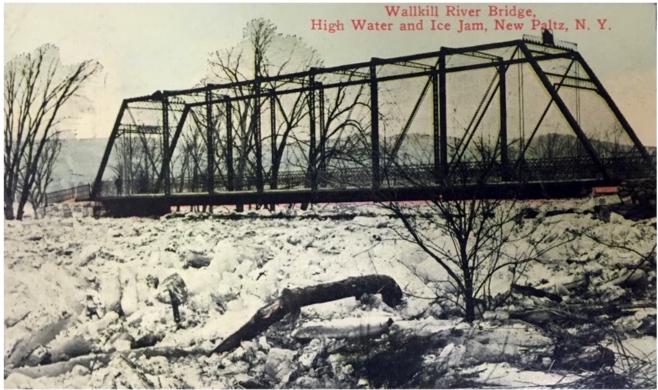
Highland Pet Resort 133 Bailey's Gap Road Highland, NY 12528 (845) 834-3833 Fra-Sha Kennels 40 So. Putt Corners Rd. New Paltz, NY 12561 (845) 255-0401

Dog Love Boarding 240 No. Ohioville Rd. New Paltz, NY 12561 (845) 255-8281

Shaggy Dog Grooming 5 Lorraine Meadows Rd Highland, NY 12528 (845) 883-6032

Compassion Veterinary Ctr. 204 Plutarch Rd. Highland, NY 12528 (845) 255-5920

There are also many individual "pet sitters" listed on the web. You may want to seek recommendations from friends and neighbors regarding their experience with pet sitters.



Haviland-Heidgerd Historical Collection, Elting Library



Hurricane Connie, August 1955. Haviland-Heidgerd Historical Collection, Elting Library



Hurricane Connie, August 1955. Haviland-Heidgerd Historical Collection, Elting Library



1970. Haviland-Heidgerd Historical Collection, Elting Library



Hurricane Irene, August 2011. Kleinekill Drive. Alec Sciandra



Rail Trail Bridge at Springtown Road

Hurricane Irene, August 2011. Debra Abrams

March 2016. Alec Sciandra

Corner of Dug Road at Springtown Road



Hurricane Irene, August 2011. Debra Abrams

March 2016, Alec Sciandra



Hurricane Irene, August 2011. Glenn Reno



Hurricane Irene, August 2011. Hugo Alvarez



Hurricane Irene, August 2011. Zan Strumfeld



Hurricane Irene, August 2011. Debra Abrams



Hurricane Irene, August 2011. Unknown from the Internet

# **FLOOD SURVIVAL**

# LOSS OF ELECTRICITY

This section assumes that you don't own a permanent home standby generator. These stand-by generators sense a power outage and automatically transfer your home's electrical load to your generator.

> Floods that are preceded by heavy rain and wind can knock out the power. In New Paltz, especially on the west side of the Wallkill River, power outages tend to occur in the lead up to a flood. When you know a

storm is coming, please consider these suggestions to prepare for an extended power outage.

## Before a Power Outage

- Build or restock your emergency preparedness kit including a flashlight, batteries, cash, and first aid supplies.
- Stock up on drinking water. Have one gallon of drinking water per person, per day. A three-day supply for evacuation, a two-week supply for in-home sheltering.
- Stock up on food. Have on hand non-perishable, easy-toprepare food items. A three-day supply for evacuation, a two-week supply for in-home sheltering.
- Fill bathtubs and 5-gallon buckets with water. When the power goes out, you'll get one toilet flush and then you'll have to manually refill the tank. Please use caution with young children around filled bathtubs.
- Purchase bags of ice and coolers. Use to keep food fresh.
- Adjust your refrigerator and freezer to maximum cold. When the power goes out, your food will last longer.
- Charge cell phones and any rechargeable devices. Solar powered cell phone charges are a good option.
- Know where the manual release lever of your electric garage door opener is located and how to operate it.
- Make sure your car has a full tank of gas. Gas stations may lose power too.

- Make sure your flashlights have fresh batteries and that you have extra batteries. It is best not to use candles during a power outage. If you must, do so with caution.
- Have a multi-purpose tool or a Swiss army knife.
- Maintain a supply of sanitation and personal hygiene items.
- Gather copies of personal documents (medication list and important medical information, deed/lease to home, birth certificates, insurance policies, etc.).
- Keep family and emergency contact information within easy access.
- Put some extra cash in your wallet. Using ATMs and credit cards requires electricity.

#### **During a Power Outage**

- Call Central Hudson on (845) 452-2700 to let them know your power is out. Repeated calling won't get your power restored faster.
- Text Central Hudson to tell them your power is out. Text this command: OUT, to this number: 236483.
- Unplug computers and electronics equipment. Consider adding surge protectors to your home computer setup.
- Keep refrigerator and freezer doors closed. Most food requiring refrigeration can be kept safely in a closed refrigerator for several hours. An unopened refrigerator will keep food cold for about 4 hours. A full freezer will keep the temperature for about 48 hours.
- Use a thermometer to check the temperature of your refrigerated food right before you cook or eat it. Throw away any food that has a temperature of more than 40 degrees Fahrenheit.
- Never use your oven as a source of heat. If the power may be out for a long period, plan to go to another location.

#### These websites provide more good tips and information:

- http://www.redcross.org/prepare/disaster/power-outage
- http://www.ready.gov/power-outage
- http://www.fema.gov/media-library/assets/videos/98042

#### YOUR EXIT PLAN



If local authorities declare a state of emergency, you may be notified to evacuate your home or apartment. If you are notified, you should leave as soon as possible. If you don't evacuate when

advised to, you may be putting your life—and the lives of first responders—in danger.

You can make your exit considerably less stressful by having done some simple advance planning and preparation.

#### **Recommendations:**

- Pack a suitcase and leave it by your exit door. You could be out of your house for 24 hours or much longer.
- Make sure you have registered your cell phone with Nixle or Twitter to receive up to the minute emergency announcements from New Paltz police. For detailed info, see *Emergency Information Sources*.
- Move important belongings to the top floor. Whether sentimental, personal or valuable, do not leave important and valuable items on the first floor of your home.
- Pack your fully-charged cell phone, charging cord, and spare battery attachment if you have one. Solar powered cell phone chargers are a good idea.
- Keep a full tank of gas in your car. Gas stations may be closed during emergencies and unable to pump gas during power outages.
- Turn off the electricity from the main circuit. Fires can start by rising floodwaters coming into contact with electrical systems—just ask the people of Breezy Point, Queens, whose neighborhood went up in flames after hurricane Sandy.
- Wear sturdy shoes and clothing that provides some protection such as long pants and long-sleeved shirts.

- Don't forget your pets. Important: only service animals are permitted in public shelters. See *Consideration for Pets* for pet shelter information.
- Call or email out-of-state family or friends. Tell them where you are going.
- Plan places where your family will meet, both in and outside of your immediate neighborhood. Family members may be out of the house at the time of evacuation. Having a meet-up location on higher ground in your neighborhood, or another planned location will keep your family together.
- Plan ahead to determine your evacuation routes. To find out which roads are currently closed, call: 845-255-7123 to hear a recorded message. You can also receive alerts via Nixle and Twitter. And, you can visit the New Paltz Police Department website. See the *Emergency Information Sources* section for more details.
- Don't take shortcuts; they may be blocked. Watch for road hazards, downed power lines and debris. Don't drive into flooded areas or bypass "road closed" signs.
- Don't drive through floodwaters. You can't tell how deep the water is on a road's surface so don't risk it. It only takes 6 inches of water to stall a vehicle and just two feet to float the average family car.
- Take an emergency supply kit with you. Item to include: flashlight and extra batteries, nonperishable food and water (three gallons per person), manual can opener, first-aid supplies, battery-powered radio. Also special items for family members such as diapers, baby formula, prescription or essential medications, extra eyeglasses or hearing aids, and pet supplies.
- Check with neighbors who may need a ride.

## **Preparing Your Vehicle:**

- Fix-a-Flat
- Extra tire
- Chains for tires
- Blankets
- Knife or multi purpose tool
- Collapsible shovel
- Rain poncho
- Work gloves
- Waterproof matches
- Signaling device: flare, whistle or light stick
- Extra clothes compatible to the season.
- Toiletries

#### Important to Note:

- The CDC states that "flood waters may contain fecal material from overflowing sewage systems and agricultural and industrial bi-products." Other serious germs are present in the water as well and some can enter through broken skin where infection can set in. Avoid the flood waters as much as possible.
- Do not drink the water. Microorganisms such as E. Coli, Giardia, Toxoplasmosis, Norovirus, and Cryptosporidium can be ingested, causing severe illnesses. There could also be traces of metals, leads or fertilizers in the water.

# **BASEMENT FLOODING**

Basement flooding can cause serious damage to your personal property and can negatively affect the livability of your home. Basement flooding can cause:

- Damage to furnace, water heater, and electrical system.
- Structural damage including the foundation.
- Damage to property stored in the basement.
- Respiratory heath hazards due to dampness and mold.



To protect your basement mechanicals, consider raising your furnace, water heater, and electrical panel above potential floodwater levels. Also raise your washer, dryer, and water-conditioner. If these can't be raised, perhaps hire a contractor to build a

flood wall around your equipment.

## Sump Pumps

When water is seeping into your basement and you expect a few inches or less, your sump pump may be all you need. Most sumppumps rely on electricity. For power outages, consider installing a battery-powered, backup sump pump that will automatically run when the water level reaches a certain height.

#### **Portable Generators**

Warning: Do not operate gas-powered portable generators inside your home; they give off deadly carbon monoxide. A U.S. Consumer Product Safety Commission report says that portable generators hold the top spot for carbon monoxide deaths and incidents.<sup>[14]</sup>

However, when the power is out and you must get your sump pump operating to avoid a flooded basement, consider running a portable generator as far away from your home as possible. Then run a heavy duty extension cord from the generator through a basement window to your sump pump.

<sup>[14] &</sup>quot;Carbon Monoxide Deaths & Incidents." U.S. Consumer Product Safety Commission. Release Number: 14-068, 19 Dec. 2013. Web. 21 Feb. 2016.

## Submersible Pump

If water seeps into your basement and forms a large pool of water, a submersible pump with an attached garden hose can be used to pump the water to your sump pump pit. A Shop-Vac can also be used in this situation but requires more user involvement.

#### Pump Out a Water-Filler Basement SLOWLY

Draining basement flood water too fast could cause the collapse of the cellar walls, floors, and foundation. The water must be drained slowly to equalize pressure on both sides of the wall.

Although the flood has receded, water still in the ground outside your house may be pushing against the outside of your basement walls. The water in the basement is pushing back. If basements are drained faster than the water on the outside is draining, the outside pressure will be greater than the inside pressure and may cause the foundation, basement walls or floor to crack or rupture.

## FEMA Recommends the Following Procedures<sup>[15]</sup>

- Begin pumping when floodwaters are no longer covering the ground outside. Pump out one foot of water. Mark the water level and wait overnight.
- Check the water level the next day. If the level went back up (covered your mark) it is still too early to drain your basement.
- Wait 24 hours, and then pump the water down one foot again. Check the level the next day. When the water in the basement stops returning to your mark, pump out two to three feet and wait overnight.
- Repeat daily until all the water is out of the basement.

Note: New Paltz Fire Department may be able to assist you with pumping water from your flooded basement.

<sup>[15] &</sup>quot;Don't Pump Out Basements Too Early or Too Fast." FEMA, 16 July 2011. Web. 23 Feb. 2016.

## **Clean Gutters**

When your gutters don't drain properly, water will overflow and soak the areas around your home's foundation. This increases the chance of water seeping into your basement. The average roof sheds

1500 gallons of water per each inch of rainfall and your gutters have to be capable of handling that flow.<sup>[15]</sup>

Cleaning your gutters at least once a year will help assist in moving water away from your house. Adding downspout extensions further help in moving water away from your home's foundation and basement.

The best way to move roof and gutter water away from your house is having downspouts flow into solid PVC plumbing pipes that run underground to the street or low-lying area. If making this improvement, be sure to pitch the pipe slightly toward the discharge point to avoid backups.<sup>[16]</sup>

#### **Basement Waterproofing**

During my interviews, several people said they recommend basement waterproofing. They used a system called B-Dry which they said did an excellent job of keeping their (formerly seepage prone) basement dry. Their local provider, and others can be found by searching the internet.

[15] "Don't Pump Out Basements Too Early or Too Fast." FEMA, 16 July 2011. Web. 23 Feb. 2016.

[16] Foley, Tom. "Clogged Gutters?" U.S. Waterproofing. 20 Aug. 2012. http://seepage.com/learning-center/clogged/. 5 Feb. 2016

# **EMERGENCY SHELTERS**



#### **The New Paltz Emergency Operations Center** is the go-to source for emergency shelter information. To find out if emergency shelters are currently in operation, go to their Facebook page:

https://facebook.com/NewPaltzEmergencyOperationsCenterEOC/

You can also receive recorded messages on: 845-255-7123. To learn about more emergency information services, go to the *Emergency Information Sources* section in this guide.

If local executive authorities declare that emergency shelters will be activated, an Emergency Operations Center representative will coordinate with the American Red Cross to arrange for cots, blankets and food to be brought to shelter locations. Designated local shelters are:<sup>[17]</sup>

- 1) SUNY New Paltz Health and Wellness Center (Primary)
- 2) New Paltz Community Center (Backup)
- 3) New Paltz Central Middle School (Backup)

Do not contact or go to these locations directly. You must receive notification and instructions from the New Paltz Police Department or the Emergency Operations Center as to where shelter facilities are being provided.

Watch for New Paltz Police Department alerts on your cell phone via Nixle or Twitter, or check the NPPD website.

http://www.newpaltzpolice.org

To learn about and register for these services, go to the *Emergency Information Sources* section of this guide.

[17] "Town & Village of New Paltz Emergency Preparedness Plan." 2015. Web. 19 Feb. 2016.

# **FLOOD RECOVERY**

## **RETURNING HOME**

Before entering your home, look outside for loose power lines, damaged gas lines, foundation cracks or other damage. If you smell gas or hear a hissing sound, leave immediately and call the New Paltz Fire Department. Parts of your home may be collapsed or damaged. Approach entrances carefully. Make sure porch roofs and overhangs have all their supports.

Wear sturdy shoes and clothing that provides protection such as long pants and long-sleeved shirts.

#### **First Steps After Returning Home**

"Not everyone who suffered significant damage has been able to qualify for FEMA funds. People who had done any kind of repair before applying were denied assistance."<sup>[17.1]</sup>

- New Paltz Flood Aid, Theresa Fall, 2011



While your first instinct following a disaster may be to start cleaning up, it is important for FEMA and your insurance company to have an accurate account of the destruction. Before moving any debris or removing

damaged belongings, take detailed video and photos highlighting all the damage, then create a written list to document your losses.

Here is where you can utilize the report you created when originally documenting your valuables. Run a highlighter along the damaged line items and their dollar value. If possible, save damaged items for the insurance company representative to review. See *Documenting Your Valuables.* 

Take photos and video of your outside property, outside buildings, and all rooms inside. Remember that your homeowners insurance policy covers rain and wind damage but not flood damage. As you document, make note as to which type of damage you think occurred.

[17.1] Woods, Lynn. "Downpour of Support" New Paltz Times. 29 Sep. 2011. Web. 29 Feb. 2016.

## **INSURANCE CLAIMS**

### Filing a Claim



Even following a major disaster, most insurance companies have a time requirement for filing a claim. When calling to report the loss, have your policy information handy, along with your contact information and your home inventory.

Ask if your insurer plans to waive or extend claim-filing deadlines.

A homeowners policy only covers damage to your home and its contents, a renter's policy only covers belongings. If your car was damaged, a separate claim will be filed with your auto insurer.

A homeowners or renter's policy does not cover flood damage. If you have a policy with NFIP, contact your agent or insurer to file a claim for that policy as well.

#### The Claims Adjusters

There are two types of claims adjusters: company adjusters, who are sent by your insurance company and public adjusters, who are independent contractors.

- **Company adjusters** are direct employees of your insurance company. In most cases, a company adjuster is going to be the first person to survey the damage to your home. A company adjuster will not charge you for their assessment.
- **Public adjusters** work for you, not the insurance company. They are paid from the proceeds of your claims settlement, typically as a percentage of the total amount you receive. Not all states allow public adjusters, but New York State does and adjusters must be licensed by the NYS Insurance Department. Before engaging a public adjuster, be sure they are licensed and ask for references and qualifications. In addition, the adjuster should provide the fees for these services in writing. You may choose to hire a public adjuster if the claims settlement that you get from your insurance company does not meet your expectations. The public adjuster will work with the company to try to negotiate a bigger settlement.

#### The Claims Process<sup>[18]</sup>

After you have filed your claim, the insurance company will arrange to send a claims adjuster to your home to assess the damage. The company adjuster will want to see all the damaged items you have removed from the home and any photos or video you have of things you removed to make your home safe. Generally, the more information you can provide the adjuster about the loss, the faster the claim can be settled.

The company adjuster will walk through your home to look at the damage. If your home was damaged in a storm, they may also want to look at the outside of your home, your roof, and your basement. The adjuster will provide the documentation and their assessment of the loss to your insurance company to help determine your claims settlement.

If your insurance company is not responding promptly to your claim, do not hesitate to call the claims department and find out if an adjuster has been assigned. Verify that they have your correct contact details, especially if you have had to evacuate your home. New York State has rules governing the claims handling practices. Call the New York State Insurance Department at 212-480-6400 if you do not think your insurance company is responding quickly enough or completing a reasonable investigation of your claim. Visit: www.dfs.ny.gov.

If there are disagreements between you, the insurer and the adjuster, first try to resolve them with your insurer. Do not feel rushed or pushed to agree with something you are not comfortable with. It might help to have your contractor meet with you and the insurance adjuster. If you cannot reach an agreement with the company, call the state insurance department to see if you have an arbitration or mediation option.

If you hire a public adjuster, they will review your insurance policy and then go through the same process of documenting and assessing the loss to your home. This may include a builder's quote of the cost to rebuild, or even surveying the costs of items in the area to determine if price gouging is occurring.

<sup>[18] &</sup>quot;Managing the Claims Process." National Association of Ins. Commissioners. Dec. 2010. Web. 20 Feb. 2016.

## Payment of the Claim

When it comes to paying your claim, you may receive multiple checks. The first will likely be an emergency advance on the larger payment. The payment for the contents or personal property will be made out to you. However, if there is a mortgage on your home, the payment for structural damage may be payable to you and your mortgage holder. Lenders may put that money into an escrow account and pay for the repairs as the work is completed.

If the contractor finds hidden damage that was not discovered in the original assessment, contact your insurance company to resolve the difference. The adjuster and the contractor may choose to meet at your house to review the newly discovered damage. If you cannot resolve the difference, contact NYS Insurance Department at 212-480-6400 to see what recourse you have.

Even after you have settled your claim, if you think of items that were not in your initial loss list, contact your insurance company. Unless it has paid the entire limit for the coverage of those types of items, it is possible the company will cover the loss.

In major disasters, federal agencies provide grants and low-interest loans to assist with recovery. Check with the local disaster center or NYS Insurance Department for more information if your loss exceeds the insured value of your home.

# REGISTERING FOR FEMA DISASTER ASSISTANCE



To increase your probably of having a positive experience while working with FEMA, you should have the correct information at hand when you initiate contact. This can eliminate a stressful and time consuming back and forth while waiting for your claim to begin moving through the system.

#### This information is accurate as of May 19, 2016

#### Ways to Apply for FEMA Assistance:

- 1) Apply online at: www.DisasterAssistance.gov.
- 2) Apply via smartphone at: m.fema.gov.
- 3) If you prefer to call FEMA, call 1-800-621-FEMA (3362). For speech or hearing impaired call (TTY) 1-800-462-7585.

Applicants registering for aid should be prepared to provide basic information about themselves (name, permanent address, phone number), insurance coverage, and any other information to help substantiate losses.

#### **Documents and Materials Needed to Register**

- Social Security Number.
- **Insurance Information:** Describe the type(s) of insurance coverage you have, such as homeowners, flood, automobile, renter's insurance, etc.
- **Damage Information:** Describe your flood-caused damages, type of dwelling (mobile home, house) or vehicle (car, boat).
- **Financial Information:** Provide your family's total annual household income, before taxes, at the time of disaster.
- **Contact Information:** Provide FEMA with the address and phone number where the damages happened and the address and phone number where you can be reached after the disaster.

• **Direct Deposit Information (optional):** If you are approved for assistance and want funds deposited directly into your bank account, provide your banking information.

This includes:

- o Bank name
- Type of account (ex: checking, savings, etc.)
- o Routing number
- o Account number

Disaster assistance funds are meant to help you with critical expenses that cannot be covered in other ways. This assistance is not intended to restore your damaged property to its condition before the disaster.

## After You Register

Verifying disaster damage is part of the process to establish the amount and type of damage you suffered.

You will get a call from an inspector who has a construction background and is qualified to do the job. Inspectors are private contractors who wear official FEMA ID badges. If you have concerns with the legitimacy of a FEMA housing inspector, you should contact New Paltz Police at (845) 255-1323 as they will be able to assist in validating their identification.

Authorized inspectors will only confirm personal information that you previously provided during the registration process. They never charge for an inspection.

#### Inspector's Call

After you register, you will be assigned a nine-digit application number. An inspector will then call to schedule an appointment to visit your damaged property, generally no longer than 10 days after registration.

#### Inspector's Visit



Keep the scheduled appointment to make sure the assistance process moves quickly. The inspection should typically take 10 to 20 minutes. You, or someone who is 18 or older and lived in the household prior to the disaster, must be present for the scheduled appointment. Inspectors will review

both structural and personal property damage and file a report, but they do not determine eligibility or determine the value of damage or losses.

## A FEMA inspection is not an insurance inspection. If you are covered by insurance, you should contact your insurance company immediately as FEMA cannot duplicate payments.

## Proof of Ownership or Occupancy

Inspectors will ask for ID and proof of ownership and occupancy (for homeowners) and occupancy only (for renters). You can speed up the process by having the appropriate documents on hand:

- A photo ID such as driver's license or passport.
- Proof of occupancy, Ex: lease, rent receipt or utility bill.
- Proof of ownership, such as a deed, title, mortgage payment book, property insurance policy or tax receipts.

## After the Inspector's Visit

You will receive a letter from FEMA containing a decision within 10 days of the inspector's visit. If you are eligible, the letter will be followed by a check or an electronic funds transfer. The letter explains how the money can be used. You may receive a low-interest disaster loan application in the packet from the Small Business Association (SBA). You do not have to accept a loan. *However, you must complete the application and return it to SBA to be eligible for other federal assistance, such as FEMA grants.* 

Source: FEMA. Release date: January 16, 2016, Release Number: FEMA-4241-DR NR 007

## HOUSEHOLD CLEANUP



This is a huge topic with many important considerations. The following is only a general overview, so please consult more detailed information sources to educate yourself in the important area of household clean up after flooding.

A very good resource for more information is:

#### "Repairing Your Flooded Home." American Red Cross

 http://www.redcross.org/images/MEDIA\_CustomProductCatalog/ m4540081\_repairingFloodedHome.pdf

#### First Things First – Drinking Water

Floodwaters often carry hazardous and toxic materials, including raw sewage, animal waste, oil, gasoline, solvents and chemicals. Floodwater that enters your well can contaminate the groundwater and make the well water unsafe to drink or use, and the effects may last long after the floodwaters have receded. Be sure to have plenty of bottled water on hand until your well water has been tested and declared safe to drink.

#### If You Can't Face the Task

You may want to hire a professional services company that specializes in fire, flood, and mold cleanup services. A web search produces several local providers including ServiceMaster Restore, First Call Restoration, and Servpro.

## Doing It Yourself Rescuing Your Most Valuable Items

Find and protect your important valuables such as money, jewelry, insurance papers, photographs, and family heirlooms. Wash the mud off before the items can dry. Put articles in a safe place such as a dry second story or a plastic bag, or take them to a friend's home.

Photographs, books, and other articles that are easily damaged when wet can be frozen and cleaned later when you have more time. Wash the mud off. Store the articles in plastic bags and take them to a friend who has electricity. Put them in a frost-free freezer to protect them from mildew and further damage until you have time to thaw and clean them. A photographer or camera shop can professionally clean wet photographs.

## Clean and Sanitize Food-Contact Surfaces.

The Center for Disease Control (CDC) recommends discarding wooden cutting boards, baby bottle nipples, and pacifiers. These items cannot be properly sanitized if they have come into contact with flood waters. Clean and sanitize food-contact surfaces in a four-step process:

- 1) Wash with soap and warm, clean water.
- 2) Rinse with clean water.
- Sanitize by immersing for 1 minute in a solution of 1 teaspoon of chlorine bleach (5.25%, unscented) per gallon of clean water.
- 4) Allow to air dry.

# Food and Safety:

Identify and throw away food that may not be safe to eat.

- Throw away food that may have come in contact with flood or storm water.
- Throw away food that has an unusual odor, color, or texture. When in doubt, throw it out.
- Throw away perishable foods (including meat, poultry, fish, eggs, and leftovers) in your refrigerator when the power has been off for 4 hours or more.
- Thawed food that contains ice crystals can be refrozen or cooked. Freezers, if left unopened and full, will keep food safe for 48 hours (24 hours if half full).
- Throw away canned foods that are bulging, opened, or have been damaged.
- Throw away food containers with screw-caps, snap-lids, crimped caps, soda bottles, twist caps, snap-open, and home canned foods if they have come into contact with floodwater because they cannot be disinfected.

- If cans have come in contact with floodwater, remove the labels, wash the cans, and dip them in a solution of 1 cup (8 oz.) of bleach in 5 gallons of water. Re-label the cans with a marker. Include the expiration date.
- Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food, wash your hands, make ice, or make baby formula.

## In The Kitchen

Submerge glass, porcelain, china, plastic dinnerware and enamelware for 10 minutes in a disinfecting solution of 2 tablespoons of chlorine bleach per gallon of hot water. Air-dry dishes. Do not use a towel.

Disinfect silverware, metal utensils, and pots and pans by boiling in water for 10 minutes. Chlorine bleach should not be used in this case because it reacts with many metals and causes them to darken. Cupboards and counters need to be cleaned and rinsed with a chlorine bleach solution before storing dishes.

## **Furniture and Household Items**

- Furniture, rugs, bedding, and clothing should be taken outside to dry as soon as possible. Use a dehumidifier to remove moisture or open at least two windows to ventilate with outdoor air. Use fans to circulate air in the house. If mold and mildew has developed, brush off items outdoors to prevent scattering spores in the house.
- Vacuum floors, ceilings and walls to remove mildew, then wash with disinfectant. Wear a two-strap protective mask to prevent breathing mold spores.
- Mattresses should be thrown away.
- Upholstered furniture soaks up contaminants from floodwaters and should be cleaned only by a professional.
- Solid wood furniture can usually be restored unless damage is severe.
- Toys and stuffed animals may have to be thrown away if they've been contaminated by floodwaters.

# **Ceilings and Walls**

Wallboard acts like a sponge when wet. Remove wallboard, plaster, and paneling to at least the flood level. If soaked by contaminated floodwater, it can be a permanent health hazard and should be removed.

If most of the wallboard was soaked by clean rainwater, consider cutting a 4-to-12-inch-high section from the bottom and top of walls. This creates a "chimney effect" of air movement for faster drying. A reciprocating saw with a metal cutting blade works well, but use only the tip of the blade and watch out for pipes, ductwork, and wiring. Plaster and paneling can often be saved, but air must be circulated in the wall cavities to dry the studs and sills.

The three kinds of insulation must be treated differently. Styrofoam might only need to be hosed off. Fiberglass should be thrown out if muddy but may be reused if dried thoroughly. Loose or blown-in cellulose should be replaced since it holds water for a long time and can lose its antifungal and fire retardant abilities.

## **Electrical System**

The system must be shut off and inspected and repaired by an electrician before it can be turned back on. Wiring must be completely dried out, even behind walls. Switches, convenience outlets, light outlets, entrance panel, and junction boxes that have been under water may be filled with mud.

## Heating and Cooling Systems and Ducts

Heating and cooling systems and ducts will need inspection and cleaning. Flood-soaked insulation should be replaced.

# Appliances

Appliances will get stains, odors, silt deposits, and gritty deposits and need to be serviced, cleaned and sanitized. Running equipment before it is properly cleaned could damage it and/or shock you. Professional cleaning is recommended for electronics and TVs, washing machines, dryers, dishwashers, and vacuum cleaners. The hard exterior can be hand cleaned. All metallic appliances that have been flooded should be properly grounded to prevent electric shock.

# Floors

With wood subflooring, the floor covering (vinyl, linoleum, carpet) must be removed so the subflooring can dry thoroughly which can take several months. Open windows and doors to expose the boards to as much air as possible.

## Carpeting

Clean and dry carpets and rugs as quickly as possible. If sewagecontaminated floodwater covered your carpeting, discard it for health safety reasons. Also discard if the carpet was under water for 24 hours or more.

To clean, drape carpets and rugs outdoors and hose them down. Work a disinfecting carpet cleaner into soiled spots with a broom. To discourage mildew and odors, rinse with a solution of 2 tablespoons bleach to one-gallon water, but don't use this solution on wool or nylon carpets.

Dry carpet and floor thoroughly before replacing the carpet. Padding is nearly impossible to clean so should be replaced. If the carpet can't be removed, dry it as quickly as possible using a wet/dry vacuum and dehumidifier. Use a fan to circulate air above the carpet, and if possible, lift the carpet and ventilate with fans.

- Vinyl flooring and floor tile may need to be removed to allow drying of subfloor.
- Wooden floors should be dried gradually. Sudden drying could cause cracking or splitting. Some restoration companies can accelerate drying time by forcing air through the fluted underside of hardwood floorboards.
- Remove hardwood floor boards to prevent buckling.
- Remove a board every few feet to reduce buckling caused by swelling. Clean and dry wood before attempting repairs.

#### Sources:

- http://www.floodsafety.com/national/property/cleanup/
- http://emergency.cdc.gov/disasters/foodwater/facts.asp
- http://fda.gov/Food/RecallsOutbreaks/Emergencies/ucm2006925.htm

## AFTERWARD

When I first began this project I knew nothing about flooding. In the 10 months it's taken me to conduct interviews, research and compile data, I've almost become a "flood expert."

The purpose of an Eagle Service project is to perform a service that benefits a boy scout's community. I sincerely hope that the people who live in-and-around the New Paltz floodplain, will find value in this guide. I am proud and honored to have served my community with the making of this guide.

In closing, please know that if you are 18 years or older and have a high school diploma, you can serve the New Paltz community by volunteering as a Firefighter or Rescue Squad member. Your service will help your community and it will be appreciated.

New Paltz Fire Department (845) 255-1520 25 Plattekill Ave. New Paltz, NY 12561 New Paltz Rescue Squad (845) 255-1719 74 N Putt Corners Rd. New Paltz, NY 12561

Alec Sciandra June, 2016



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#### APPENDIX

# Ulster County Emergency Management People with Special Needs Database – Client Information Sheet

Please return completed forms to: Ulster County Emergency Management Office 238 Golden Hill Lane Kingston, NY 12401 845-331-7000 (phone) 845-331-1738 (fax)		
Name		Male Female
Address		
City	State	Zip
Telephone	Alternate phone	
Date of birth		
Nearest emergency contact outside the l		
Address		
City		
Telephone	Alternate phone	
Other emergency contacts		
Name	Phone	
Name	Phone	
Name	Phone	

#### Ulster County Emergency Management – People with Special Needs

<u>Impairments</u> Visually Impaired Hearing Impaired Speech Impaired Non-English Speaking	<u>Mental Conditions</u> <u>Alert</u> Semi-confused Confused Unconscious	<u>Walking Ability</u> <u>Independent</u> <u>Needs assistance</u> <u>Unable to walk</u>
<u>Medical Condition</u> Catheter/Ostomy Cardiac Stroke Seizures Diabetic	Equipment Needs Oxygen Nebulizer Respirator Suction IV	<u>Method of Transport</u> Car Wheelchair coach Stretcher Ambulance
Asthma Paraplegic Quadriplegic Special Diet Dementia	<ul> <li>Dialysis</li> <li>Tube feeding</li> <li>Walker/crutches/cane</li> <li>Wheelchair</li> <li>Working animal (seeing e</li> </ul>	<u>Method of Communication</u> Verbal Sign language Communications device eye dog)

Please list other medical conditions not listed above, and medications you are taking:

Physician's name Phone

Hospital of preference

The information gathered above will be used if it is necessary to evacuate your home and place you in a shelter. It will be shared with local emergency services agencies, the Ulster County Health Department, the American Red Cross and other agencies directly involved with transporting and sheltering the special needs population during a disaster.

If you are medically dependent on electrically powered equipment, may we share your information with the local utility? Yes\_\_\_\_\_ No \_\_\_\_\_ Initial \_\_\_\_\_

The information above must be updated annually. Registration forms may be submitted at any time during the year, but in all cases, the registration data base will be purged on January 1 of the new year, or as soon thereafter as possible. Additionally, a resident may request that their information be removed from the data base at any time. Placing a registration form on file does not guarantee an immediate response from emergency services personnel, nor does it bind the County or emergency service agencies to providing extraordinary measures to evacuate, transport or shelter a registrant. You will not be personally notified of emergencies in your area if evacuations are not necessary.

Sign Here:\_\_\_\_\_ Date: \_\_\_\_\_

#### Important: a larger and easer to read version of this form can be found on the Ulster County website (on pages 10-11):

http://ulstercountyny.gov/sites/default/files/documents/Special Needs.pdf

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