

PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

WILDFIRES

PUBLIC HOUSING AUTHORITY DISASTER
READINESS, RESPONSE, AND RECOVERY:
WILDFIRES

July 26, 2022

HOUSEKEEPING

- This webinar is being recorded.
- All participants are muted.
- Post questions in the *Questions and Answers* section.



Dr. Felicia Gaither

Deputy Assistant Secretary Office of Field Operations



PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINARS

Webinar	Date
Hurricanes	4/19/2022
Extreme Temperatures: <i>Summer Heat & Winter Storms</i>	7/12/2022
Wildfires	7/26/2022
Tornadoes	8/9/2022
Flooding	8/23/2022
Building Fires	9/6/2022

View all webinars and registration information in the [PHA Disaster Readiness, Response, and Recovery Series](#)

INTRODUCTION

This webinar series introduces PHA Disaster Readiness, Response, and Recovery Planning. Today's webinar highlights these elements of disaster management as they relate to wildfires.

PHA DISASTER READINESS, RESPONSE, AND RECOVERY GUIDE

The “[PHA Disaster Readiness and Preparation Guide, 2016](#)” is being updated and retitled.

The “**PHA Disaster Readiness, Response, and Recovery Guide, 2022**” will be available later this year and contain new sections on roles and responsibilities, communications, short and long-term housing options, disaster recovery timelines, funding strategies and financial management.

A series of fact sheets will be published along with the new guide.

AGENDA

- About Wildfires
- Case Study – Town of Paradise, 2018
- Disaster Readiness
- Disaster Response
- Disaster Recovery



PRESENTERS



Brittany Kelly
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of the County of Butte

WILDFIRES – BEST PRACTICES FOR PHAS

This webinar shares ideas and best practices for PHAs to consider in developing emergency response plans.

Except where indicated, these are suggested best practices only and not HUD mandates.





WILDFIRES

ABOUT WILDFIRES

- Wildfires are unplanned fires that burn in natural areas like forests, grasslands or prairies. These dangerous fires spread quickly and can devastate not only wildlife and natural areas, but also communities.
- Drought conditions, dry undergrowth and the presence of combustible and flammable materials contribute to wildfire hazard.
- The risk of damage increases as housing and business development expands into the wildfire-prone areas.
- Direct flame contact and radiant heat from a wildfire can ignite combustible materials. However, homes burned during wildfires most frequently catch fire from live embers that are blown by the wind.
- Fire spreads rapidly when homes are less than 15 feet apart, making homes that are clustered near others more likely to burn. Features like fences and attached decks made from combustible materials often hasten the spread of fire.

WILDFIRE STATISTICS

- From 2012 to 2021, there were an average of 61,289 wildfires and 7.4 million acres impacted annually.
- Most wildfires are human-caused (89% on average from 2017 to 2021), although the wildfires caused by lightning tend to be slightly larger and burn more acreage.
- Wildfires may have a beneficial impact on ecological resources, however wildfires also can have devastating impacts for communities affected by wildfire activity.

<https://sgp.fas.org/crs/misc/IF10244.pdf>

WILDFIRES EFFECTS

- Wildfires increase air pollution in surrounding areas and can affect regional air quality.
- The effects of smoke from wildfires can range from eye and respiratory tract irritation to more serious disorders including reduced lung function, bronchitis, exacerbation of asthma and heart failure, and premature death.
- Children, pregnant women, and the elderly are especially vulnerable to smoke exposure.
- Wildfires can cause immense direct damage to structures and property; fires that destroy thousands of homes have become a regular occurrence.
- In 2020, wildfires destroyed almost 18,000 structures, more than half of which were homes.



**WILDFIRE CASE STUDY:
2018 CAMP FIRE
TOWN OF PARADISE, CA**

**HOUSING AUTHORITY OF THE
COUNTY OF BUTTE (HACB)**

ED MAYER, EXECUTIVE DIRECTOR

2018 CAMP FIRE IN PARADISE, CA



The Camp Fire:

- was named after Camp Creek Road, its place of origin;
- started on November 8, 2018;
- was fully contained on November 25, 2018;
- was the deadliest and most destructive wildfire in California history;
- was caused by a faulty electric transmission line;
- caused 85 fatalities; and
- damaged or destroyed 95% of the buildings in Paradise.

READINESS

Before the Camp Fire the Housing Authority of Butte County (HASC):

- had an agency culture and management style of resiliency;
- had strong leadership and staff; and
- had developed connections with community agencies.



RESPONSE



During and following the Camp Fire, HASC:

- made efforts to contact Housing Choice Voucher families who had lost their homes;
- issued vouchers to residents of HASC owned housing that was destroyed; and
- hired a housing navigator to identify available housing for voucher holders.

RECOVERY

Recovery factors included:

- insurance proceeds that were not sufficient to replace units;
- receiving a settlement from the fire victims' trust;
- receiving Low Income Housing Tax Credits (LIHTC); and
- pairing LIHTC 1500 units of housing including 580 Project based vouchers.



DISASTER READINESS

At your current PHA, have you encountered a wildfire emergency?

Have you developed a plan for preparing or responding to a wildfire?

POLL QUESTION

PHA Experience and Plan

WILDFIRES READINESS IS IMPORTANT

Response to, and recovery from, a wildfire is most effective when efforts are made **prior to the critical event** to:

- identify actual and potential needs (risk assessment);
- develop partnerships;
- organize resources and systems;
- undertake recovery planning and readiness; and
- conduct education and training.

Do you know your local
emergency manager?

POLL QUESTION

Local Resources

LOCAL ROLES & RESPONSIBILITIES

- Municipality
- Parish/County
- **Public Housing Authority (PHA)**
- Landlord
- Resident



STATE AND FEDERAL ROLES & RESPONSIBILITIES

- [State Emergency Management Agency](#)
- Governor's Office
- FEMA - [Federal Emergency Management Agency](#)
- HUD - [Department of Housing and Urban Development](#)

WILDFIRES RISK ASSESSMENT

- A risk assessment identifies threats or hazards and identifies scenarios for emergency planning.
- Natural Environment: Is your PHA jurisdiction located in a high-risk zone for Wildfires?
- Built Environment: What are the vulnerabilities of the physical structures in your portfolio?
- As a best practice, HUD encourages PHAs to complete a PNA every 5 years as part of their strategic planning process. HUD has made available [PNA tools and resources](#) and continues to encourage voluntary submissions of PNAs to the Capital Programs Division.*

[*Capital Funds Processing](#) Physical Needs Assessment. In accordance with Division L, Title II, Section 222 of The Further Consolidated Appropriations Act, 2021, HUD cannot utilize 2021 HUD Appropriations to require or enforce a PNA requirement.

INSURANCE

- Insurance is a PHA's first line of defense and financial resource.
- As the primary funding source for recovery from a catastrophic event, it is imperative that a PHA has adequate insurance for all properties and administrative facilities.
- The Consolidated Annual Contributions Contract (CACC) requires PHAs to have insurance on all Public Housing developments.
- The CACC, [Form HUD-53012A](#): Section 13 – Insurance Requirements. (A) Except as otherwise provided by HUD, the HA shall procure adequate insurance to protect the HA from financial loss resulting from various hazards if the HA determines that exposure to certain hazards exists. The types of insurance required, or that should be purchased, and other requirements with respect to insurance coverage are listed in [Part B](#), Attachment VII, of this ACC. (B) The HA shall, to the extent that insurance proceeds permit, promptly restore, reconstruct, and/or repair any damaged or destroyed property of a project, except with the written approval of HUD to the contrary.
- HUD regulations at 24 CFR 965 govern public housing insurance requirements. HUD is in the process of updating the Property/Casualty Insurance Guidebook, HUD 7401.5, see [HUD's PHA Insurance Requirements website](#).

PARTNER DEVELOPMENT & COORDINATION

Public Housing Authorities are not the only entities within a community that are impacted by a catastrophic or critical event. Coordinating activities as part of disaster readiness clarifies what pre, during and post-disaster support will be available in the community.

Coordination activities could include joint meetings and drills, after-action reviews, identification of response and recovery support gaps ahead of disasters, and partnerships to fill these gaps.



RESOURCE AND GUIDANCE DEVELOPMENT

BEST PRACTICES WHEN PLANNING FOR WILDFIRES

People: Train staff in emergency response and crisis communication.

Facilities: Communicate guidelines for sheltering in place, knowing which shelters are available for displaced persons.

Systems: Develop policies for working conditions and communication strategies with staff, residents* and landlords.

Equipment: Consider purchasing items such as radios, smart phones, first aid supplies, flashlights, generators, and gasoline.

**Residents includes both public housing residents and HCV participants, where appropriate.*

READINESS AND STAFFING

CONTINUITY OF OPERATIONS PLAN (COOP)

A Continuity Of Operations Plan (COOP) details continuity and organization policies, describes the organization, and assigns tasks.

Successful response and recovery depends on stakeholders having a clear understanding of pre- and post-disaster roles and responsibilities.

- **PHA Leadership:** Clearly identify the chain of authority and responsibility for decision making.
- **PHA Staff:** Know which staff are available to provide functional support necessary to ensure operations are not disrupted.
- **Community Partners:** Clearly define roles and responsibilities through partnership development and coordination.

TRAINING AND EXERCISES

Disasters and critical events can happen with little or no warning or time to provide instructions to staff and residents. Therefore, it is a best practice to provide training in advance for residents and staff.

- Partner with local emergency management, fire and police departments.
- Clearly communicate staff roles and responsibilities in the event of an emergency.
- Practice response exercises so that staff understand the challenges of their roles during an emergency.
- Train residents on emergency response procedures.
- Regularly review and update policies and procedures.
- Maintain a regular schedule to check equipment and supplies.

PRE-EVENT COMMUNICATION

Communicate regularly with staff, residents and landlords. Where possible, communication prior to a critical event will increase the likelihood of successful communications during and after the event. The following are some best practices to keep in mind when developing a communications plan:

- Maintain current contact information for residents, staff and key community partners including phone numbers, if they can receive text alerts, emails, and emergency contact information.
- Hold meetings in advance of a potential event.
- Post flyers in common areas of residential buildings and administrative facilities.
- Send informational materials via mail and/or email.
- Publish information in resident newsletters and on the PHA's website.
- Post information on common social media platforms.

HAZARD MITIGATION AND RESILIENCE

HAZARD MITIGATION AND RESILIENCE

WHAT IS HAZARD MITIGATION?

The effort to reduce loss of life and property by lessening the impact of disasters.

WHAT IS RESILIENCE?

Community resilience is generally defined as the ability to adapt to, withstand, or rapidly recover from a disaster or catastrophic event.

<https://ncdp.columbia.edu/research/recovery-resiliency/>

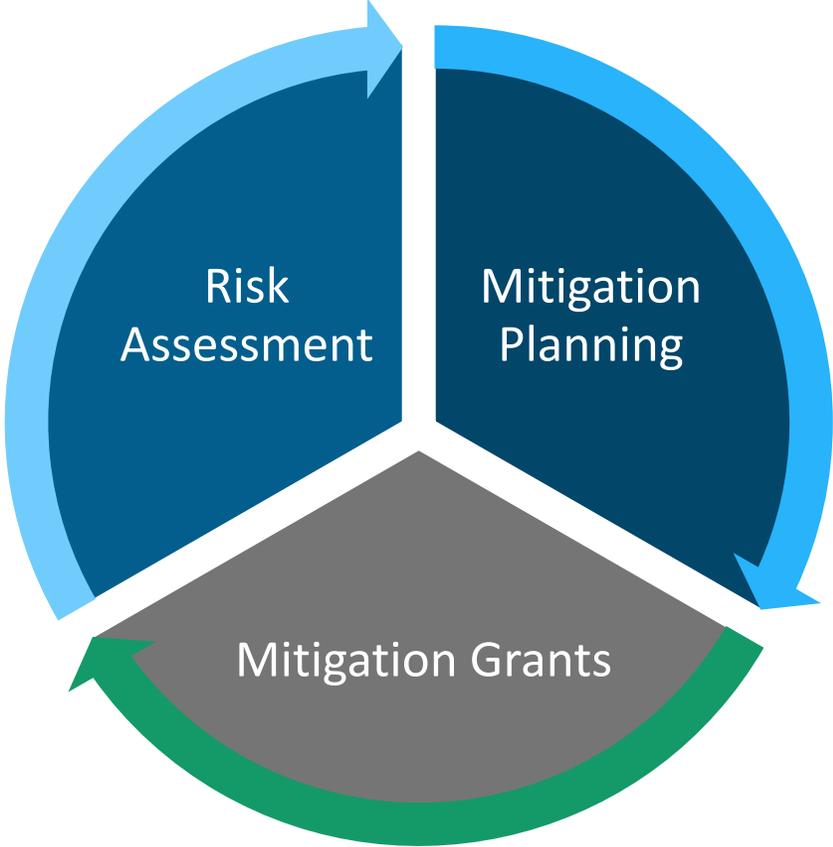
WHY IS MITIGATION IMPORTANT?

- Disasters can happen at any time and any place.
- The human and financial consequences of disasters are hard to predict.
- The number of disasters each year is increasing.
- Not all events trigger federal assistance.

THE IMPORTANCE OF MITIGATION

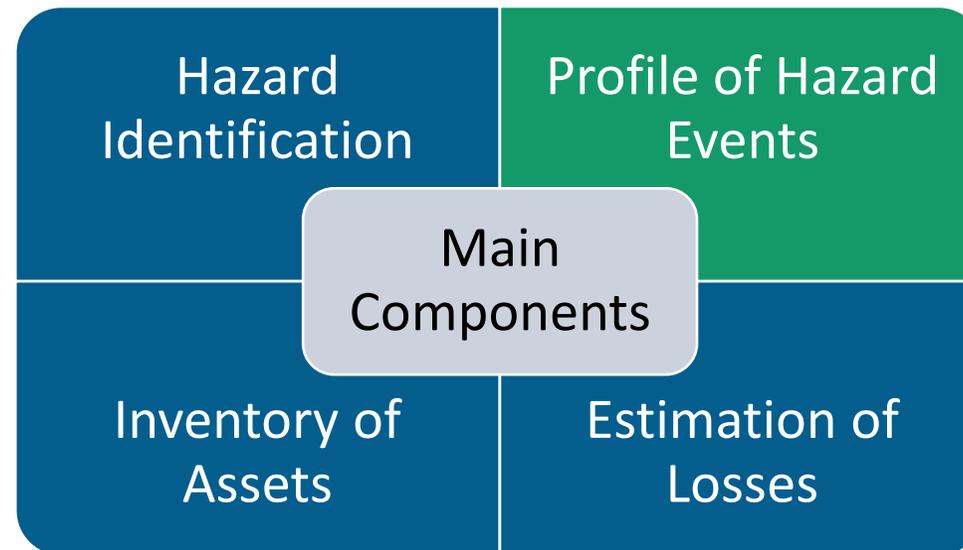
National Benefit-Cost Ratio Per Peril <small>*BCR numbers in this study have been rounded</small>		Federally Funded	Beyond Code Requirements
Overall Hazard Benefit-Cost Ratio		6:1	4:1
 Riverine Flood		7:1	5:1
 Hurricane Surge		Too few grants	7:1
 Wind		5:1	5:1
 Earthquake		3:1	4:1
 Wildland-Urban Interface Fire		3:1	4:1

THE MITIGATION PROCESS

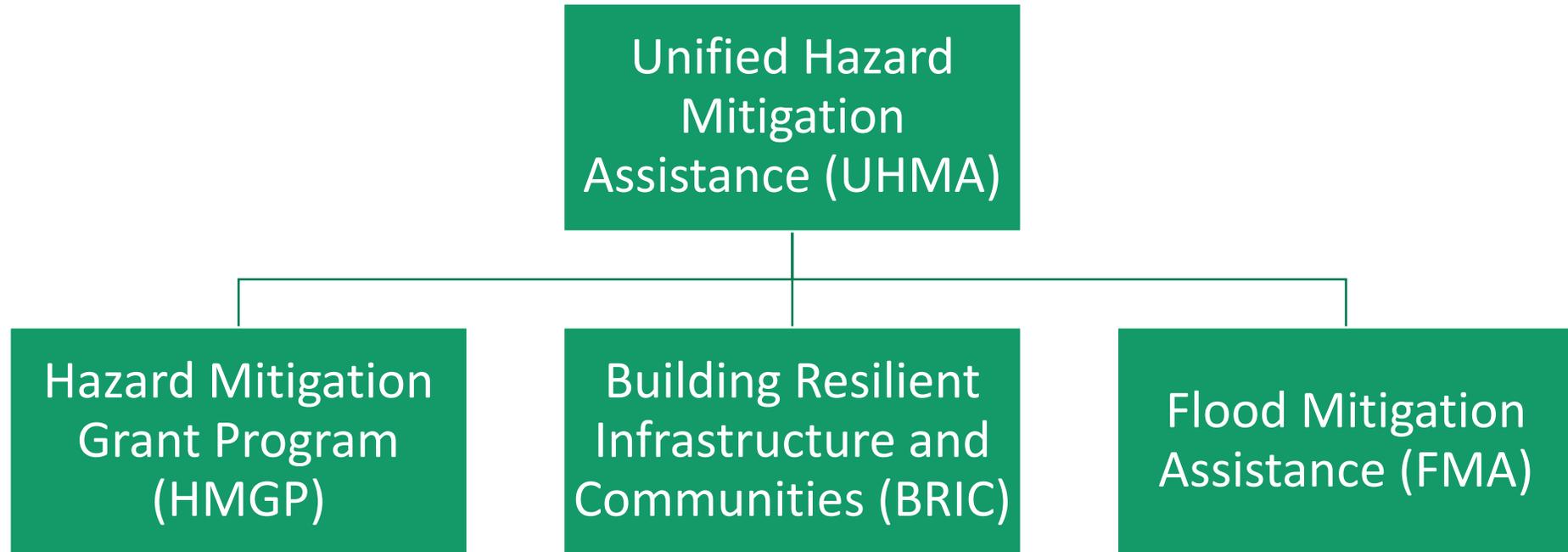


RISK ASSESSMENT

- A thorough risk assessment is the foundation of mitigation planning and access to potential grant funds.
- It is essential to assess the the vulnerability of people, buildings, and infrastructure to natural hazards.



MITIGATION GRANTS



FEMA MITIGATION GRANTS

Hazard Mitigation Grant Program (HMGP)

- HMGP funding is only available following a Presidentially Declared Disaster (PDD).
- Contact your [State Hazard Mitigation Officers](#) for more information.

Building Resilient Infrastructure and Communities (BRIC)

- BRIC provides funding for public infrastructure projects, projects incorporating nature-based solutions, and the adoption and enforcement of modern building codes that mitigate against hazards.
- PHAs can apply directly.

MAXIMIZE CURRENT FUNDING

PHAs might find it worthwhile to review existing funding types to maximize resources for mitigation activities. Examples include:

- [Capital Fund Program](#) (CFP);
- [Operating Fund Financing Program](#) (OFFP);
- [Capital Fund Financing Program](#) (CFFP); and
- [Energy Savings Performance Contracting](#).

DISASTER RESPONSE

ASSESSMENTS

Wildfires can cause multiple disruptions. Assessments provide an understanding of the extent of disruptions for PHAs.

During a wildfire, it is recommended that a PHA:

- Assess impacts to business operations, staff and residents;
- Review and adjust risk assessments conducted during readiness; and
- Prioritize resources and actions accordingly.

BUSINESS OPERATIONS ASSESSMENT

- Determine health and safety of staff.
- Gauge impact on essential functions and communicate to impacted parties.
- Follow health and safety recommendations from public officials.
- Mobilize staff and partners to respond as necessary.
- Assess damage to offices and other operational facilities.

RESIDENT ASSESSMENT

During a wildfire, if a PHA conducts regular wellness checks, consider prioritizing the most vulnerable populations.

Resident assessments could include accounting for:

- health and safety of residents;
- location of residents;
- functioning of essential utilities;
- access to essential supplies such as water, blankets, ice and other essentials (e.g., for power outages); and
- availability of transportation.



HOUSING STOCK – HCV

- Owners and/or residents contact the PHA to notify them that their unit is damaged or uninhabitable.
- Conduct HQS inspections (or NSPIRE once implemented) on damaged HCV units.
 - If the assessment renders the building uninhabitable, the landlord can repair the unit promptly per inspection outcomes.
 - If an HCV unit is severely damaged or uninhabitable, the PHA can move to abate the HAP payment if the unit doesn't meet HQS or isn't repaired.
 - Exception: homeownership units (refer to the PHA homeownership policy); HQS is not a reason to terminate mortgage payments, as most homeownership units don't have inspections. The homeowner's primary insurance would likely repair, depending on the disaster.

REHOUSING – EMERGENCY HOUSING

Communicate with residents, and local/state governments in advance of the disaster to plan for post-disaster rehousing needs.

- Prior to the disaster, identify points of contact at relief agencies like the local/state emergency management agency, Red Cross, shelter operators, and other community relief partners.
- Coordinate with other, nearby PHAs who may be able to provide shelter.
- Coordinate in advance with local/state emergency management agencies to arrange transportation to prepare for potential mandatory resident evacuation.
- Work with transportation companies who can provide buses to move residents to shelters or to alternative safe housing locations.

REHOUSING - PUBLIC HOUSING VS. HCV

Public Housing options include:

- temporary use of community space;
- relocation to another public housing unit;
- applying for Tenant Protection Vouchers (TPV);*
- use of a disaster preference at another PHA; and
- FEMA Transitional Shelter Assistance (TSA).

Housing Choice Voucher (HCV) options include:

- termination of the HAP Contract for an uninhabitable unit;
- reissuance of a voucher to move to a habitable unit;
- informing the participant of portability options; and
- FEMA Transitional Shelter Assistance (TSA).

[*for units approved by the Special Applications Center for demolition and disposition](#)

DISASTER WAIVERS

After a catastrophic event, consult with your local HUD Field Office for guidance and technical assistance.

In areas where there is a Presidentially Declared Disaster (PDD), PHAs may be able to apply for waivers that provide temporary administrative relief in order to focus on issues at hand. However, waivers are situation-specific and will be issued on a case-by-case basis.

The list of available waivers is detailed in the Federal Register [[FR-6301-N-01](#)].

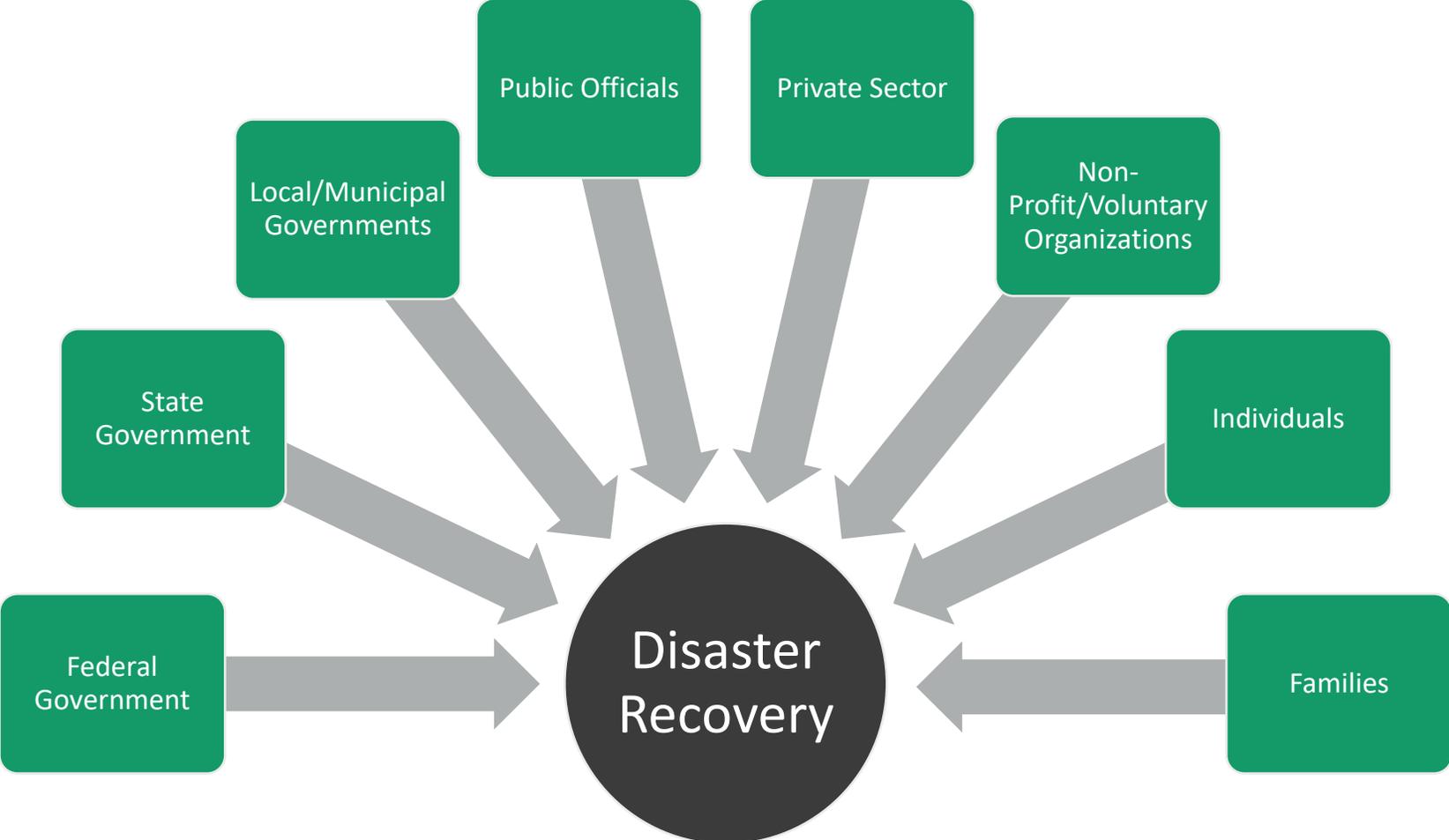
DISASTER RECOVERY

WHAT IS RECOVERY?

“Those capabilities necessary to assist communities affected by an incident to recover effectively, including, but not limited to, rebuilding infrastructure systems; providing adequate interim and long-term housing for survivors; restoring health, social, and community services; promoting economic development; and restoring natural and cultural resources. “

– National Disaster Recovery Framework

RECOVERY IS A WHOLE COMMUNITY EFFORT



CORE RECOVERY PRINCIPLES*

Individual and
Family
Empowerment

Leadership
and Local
Primacy

Pre-Disaster
Recovery
Planning

Partnerships
and
Inclusiveness

Public
Information

Unity of Effort

Timeliness and
Flexibility

Resilience and
Sustainability

Psychological
and Emotional
Recovery

*National Disaster Recovery Framework

ROLE CLARITY

Three things to remember when it comes to responding to an emergency or major disaster.

Local → Primacy

State → Support

Federal → Resources

DISASTER DECLARATIONS & ASSISTANCE

Has your PHA received any federal assistance because of a major/presidential disaster declaration?

POLL QUESTION

Federal Assistance

PRESIDENTIAL DISASTER DECLARATIONS

Presidential disaster declarations unlock federal assistance when disasters exceed local and state capacity to respond and recover.

Types of declarations:

- Emergency Declarations
- Major Disaster Declarations

For more information about the different types of declarations visit [FEMA's website](#).



DISASTER DECLARATIONS

EMERGENCY

Federal assistance is needed to **supplement** tribal, state, and local efforts and capabilities to save lives and to protect property and public health and safety, or to lessen or avert the threat of a catastrophe in any part of the United States

MAJOR DISASTER

An event that the President concurs with the State and FEMA's findings that has caused damage of such severity that it is **beyond the combined capabilities** of state and local governments to recover

INSURANCE - THE FIRST LINE OF DEFENSE

- **It is important to have adequate insurance coverage** to promptly repair/restore public housing, as outlined in the ACC.
- It is best to have updated insurance policies printed and readily available for all facilities.
- After an event, contract your insurance provider after first addressing life and safety issues.
- Most disaster recovery resources will only provide funding for costs not covered by insurance.
- Federal funding sources will review documentation to ensure there is not a duplication of benefits between resources.

TYPES OF ASSISTANCE

Disaster declarations can result in eligibility for financial assistance:

- FEMA Fire Management Assistance Grant;
- Direct Federal Assistance – supporting state needs; and
- Hazard Mitigation Grant Program.



FEMA

FEMA Public Assistance may be available, however has only been designated 16 times related to wildfires to date.

FIRE MANAGEMENT ASSISTANCE GRANT (FMAG)

When an uncontrolled fire on public or private forest or grassland is such a threat that, in the opinion of the on-scene commanders or other government officials, the fire threatens such destruction that would constitute a major disaster, the Governor may request assistance from the FMAG Program.

- Only entities with legal responsibility for firefighting are eligible for assistance.
- The only eligible activities under the FMAG program are to respond to the fire.
- PHAs are not an eligible applicant.
- Federal share not less than 75%, which may be adjusted upward by the President.
- Non-federal share at most 25%.
- Can be paid by state, applicant, or a combination of both.

For reference visit FEMA's [Fire Management Grant Program \(fema.gov\)](https://www.fema.gov)

PUBLIC ASSISTANCE ELIGIBILITY

- Disaster declarations, designated areas, and types of assistance are available at the [FEMA Declared Disaster](#) website.
- Provides funding for emergency and permanent work under the following circumstances:
 - result of a major disaster event;
 - located within a designated disaster area;
 - legal responsibility of an eligible applicant; and
 - the applicant is not under the specific funding authority of another federal agency.
- Project Eligibility Order:
 - Applicant, Facility, Work, Costs.

PUBLIC ASSISTANCE CATEGORIES OF WORK

- Emergency Work (6 months)
 - A - Debris Removal
 - B - Emergency Protective Measures
- Permanent Work (18 Months)
 - C – Roads and Bridges
 - D – Water Control Facilities
 - E – Buildings and Equipment
 - F – Utilities
 - G – Parks, Recreation, and Other

*The associated timeframes can be extended with approval by the State or FEMA. Reference the [Public Assistance Policy Guide](#) for additional information on program eligibility.

Does your PHA have
emergency procurement
policies?

POLL QUESTION

Emergency Procurement

EMERGENCY PROCUREMENT

PHAs should follow their designated procurement policy.

They can facilitate post-disaster recovery by maintaining a current list of contractors that provide services needed in the event of a disaster in addition to standard maintenance staff and contractor contact information.

Procurement – 2 CFR 200.320 provides that the competition usually required for contracting is not needed in certain emergency situations.

[Procurement Handbook for Public Housing Authorities \(7460.6 Rev-2\)](#)

ENVIRONMENTAL REVIEW

Environmental regulations at [24 CFR §58.34\(a\)\(10\)](#) allow for an expedited review for improvements related to disasters and imminent threats. Specifically, “temporary or permanent improvements that do not alter environmental conditions and are limited to protection, repair, or restoration activities necessary only to control or arrest the effects from disasters or imminent threats to public safety” are exempt activities.

PHAs still do not have the authority to determine if the exemption is appropriate and must receive formal written clearance before obligating funds.

FEMA'S ADDITIONAL DISASTER ASSISTANCE RESOURCES FOR RESIDENTS

- Disaster Unemployment Assistance
- Disaster Crisis Counseling
- Disaster Legal Services
- Disaster Case Management

Information on these resources to be found here: [Programs to Support Disaster Survivors | FEMA.gov](#)

OTHER DISASTER ASSISTANCE

VOLUNTARY AGENCIES

They are there at the beginning to provide emergency food, shelter, clothing, and medical needs support.

They are there at the end to provide resources to address unmet needs after all other mechanisms have been exhausted.



<https://www.nvoad.org/>

HUD COMMUNITY DEVELOPMENT BLOCK GRANT- DISASTER RECOVERY PROGRAM (CDBG-DR)

- Presidentially Declared Disasters are usually designated; however, this grant is congressionally appropriated.
- Addresses unmet needs that other federal programs have not addressed.
- Funds supplement and fill gaps but cannot supplant other federal funds.
- Prioritizes low-income areas.
- These funds are subject to availability of supplemental appropriations.

ASSISTANCE WITHOUT A DECLARATION

The following funding sources may be available without a Presidential Disaster Declaration (PDD):

- HUD Capital Fund Emergency/Natural Disaster Fund (Non-PDD);
- Tax deductions and reduction of local property taxes;
- Assistance from voluntary agencies;
- State/local housing agency's disaster relief fund; and
- State/local housing agency's housing trust fund.

HUD CAPITAL FUND EMERGENCY/NATURAL DISASTER FUNDING (NON-PDD)

- The [Public Housing Capital Fund](#) has an annual reserve for emergencies and non-presidentially declared disasters.
 - Defined as: an unforeseen or unpreventable event or occurrence that poses an immediate threat to the health and safety of the residents (including fire safety) that must be corrected within one year of funding.
- Funds are usually first come first served each federal fiscal year.
- HUD requires an independent cost estimate and only funds repair costs in excess of reimbursement from insurance and other sources, such as other state and local funds.
- The Capital Fund's Safety and Security set aside includes the purchase, repair, replacement, or installation of carbon monoxide detectors as eligible activities, see [Notice PIH 2022-05](#).
- Details, including an application checklist, are available at the [Capital Fund Emergency/Natural Disaster Funding](#) website.

FEDERAL GRANT PROGRAM RESOURCES

- [FEMA's website](#);
- [Public Assistance Program and Policy Guide \(PAPPG\)V4](#);
 - [FEMA Public Assistance Policy, Guidance and Fact Sheets](#);
 - [FEMA Public Assistance Fact Sheets, Job Aids, and FAQs](#);
- [Hazard Mitigation Assistance Program Guidance](#);
- [2021 FEMA Damage Assessment Operations Manual](#);
- [Individual Assistance Program and Policy Guide \(IAPPG\)](#);
- [44CFR 206 Federal Disaster Assistance](#); and
- [2 CFR 200 Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards](#).

CLOSING

PHA DISASTER READINESS, RESPONSE, AND RECOVERY WEBINAR SERIES

Webinar	Date
Hurricanes	4/19/2022
Extreme Temperatures: <i>Summer Heat & Winter Storms</i>	7/12/2022
Wildfires	7/26/2022
Tornadoes	8/9/2022
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Building Fires	9/6/2022

View all webinars and registration information in the [PHA Disaster Readiness, Response, and Recovery Webinar Series](#)

DISASTER MANAGEMENT RESOURCES

For Residents:

- [FEMA Disaster Assistance](#) (if Presidentially Declared Disaster is issued)
- [National Voluntary Organizations Active in Disaster \(find local\)](#)
- SAMHSA Crisis hotline 1-800-985-5990

For PHAs:

- HUD Disaster Readiness, Response, and Recovery page
- NOAA Environmental and Climate Hazards [interactive map](#)
- FEMA interactive [flood map](#)
- [Natural Disasters and Severe Weather | CDC](#)
- [10 Ready-Made Tips You Can Use to Prepare for Disaster | FEMA.gov](#)
- [Plan Ahead for Disasters | Ready.gov](#)
- [FEMA App](#)

QUESTIONS?