

## Mitigation “Best Practices”

**Mitigation?** Isn't that what birds do when they fly South?  
What exactly is Mitigation anyway?

**Federal Emergency Management Agency, FEMA, defines mitigation as:**

- **Any sustained action taken to reduce or eliminate long term risk to people and property from hazards and their effect;**
- **Any ongoing effort to lessen the impact of disaster;**
- **The cornerstone of emergency management.**

Mitigation isn't new to Interfaith/Interagency's response in disaster's aftermath. Art Jackson, Christian Reformed World Relief Committee, CRWRC, reminds us that “faith-based organizations have been building back “better” for years. In the wake of Hurricane Floyd in North Carolina, we not only elevated homes, we built them back stronger, to meet or exceed building codes.” While Federal and State disaster relief programs are designed to help families return to pre-disaster status, faith resources are not so restricted. “It makes no sense to rebuild homes the way they were. There's too good a chance we'd be back again next year, and possibly the year after, rebuilding and rebuilding,” Jackson explains. “That would be poor stewardship of the resources entrusted to us.”

Rebuilding homes better, higherstronger, in disaster's aftermath, is mitigation.

In every major disaster since 1994, FIND has worked to bring faith and social organizations leaders together with government and each other to address unmet needs. **Community Interfaith/Interagency Networks, CIINS**, (see page 4) have worked to rebuild homes, lives, and community. Always the realization, “if we had only been organized before the disaster struck, we would not have wasted so much time and energy organizing. We could have been so much more effective in our efforts. Recognizing this frustration, FIND is committed to proactively helping communities through Florida develop CIINS before disaster strikes. That's mitigation.

But what can these community collaborations be about doing once disaster unmet needs are resolved? Working with Florida CIINS mitigation models have been developed. This publication is to help you, and your CIIN, to identify ways you can better fortify your community against disaster. It's all about community collaborations making a difference. It's all about a commitment to

***Make  
Mitigation  
Happen!***

**FIND**  
Florida Interfaith  
Networking in Disaster

### Mitigation Can

- Fortify your home and property against the wind
- Help churches, businesses, and industry survive disaster
- Reduce the cost of response and reconstruction
- Reduce pain and suffering

### ***See inside for mitigation models***

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## Operation Cover-up

Identified in Breaking the Cycle (May 98) as “what has to be the fastest mitigation project in Florida History,” a cooperative effort by FIND, DCA (Department of Community Affairs), FEMA, local government, and a cadre of 100+ volunteers saved Central Florida homeowners (and their insurance companies) potentially hundreds of thousands in further damage.

Realizing that an estimated 40% of Andrew damage was caused by

unprotected post event exposure, FIND identified as #1 priority – protectively cover damaged property.

FIND asked DCA for help. “You provide the materials, FIND will provide the labor.” Local government brought a welcome contribution – an escort and volunteer risk protection.

A plea was made for fit/skilled volunteers, through the FIND Network and the media. And they came – over 100 strong. Tornado damaged homes and



property were protected.

A few thousand dollars in materials, a ton of selfless, good hearted effort, and loads of collaboration saved a lot of future expense, pain and suffering.

### **THAT’S MITIGATION!**

Add “cover-up” preparedness to your LMS (see Local Mitigation Strategy – page 4).

## Seminole H.E.A.R.T. – Mennonite Disaster Services

In the aftermath of spring tornados and summer fires in 1998, Seminole County faith and social organization leaders came together to create the CIIN, “Seminole HEART.” Their mission – to serve their residents in the time of a natural or man-made disaster—to serve the entire person – body, soul, and person.

Under the SHIP Program, Seminole County Board of County Commission awarded Replacement Housing Assistance to Volunteer Organizations

for 5-10 under or uninsured low income or very low income persons/households. Building permits and tipping fees were waved.

Mennonite Disaster Services, MDS provided the labor (930 volunteers from across the U.S. and Germany). Seminole HEART participants provided case management, addressed survivor unmet needs, and supported MDS in their rebuild efforts, providing food, lodging, and building tools.

Ten concrete block homes were constructed by MDS at an average hard dollar cost of \$38,000 (\$70,000 average appraised value): New home built to built to current codes—that’s mitigation.

With such outstanding post-disaster achievements by this community collaboration one has to ask, “*Why can’t this be done while the wind is calm?*”

## Coordinated Christian Response Group CCRG of Okaloosa County

First, 1998 El Nino rains flooded homes in northern Okaloosa County. Just about the time damaged homes had been repaired/rebuilt, along came Hurricane George, reflooding many homes. The only solution — to elevate. But elevation is costly, too costly for many without insurance or resources to rebuild, let alone elevate.

Recognizing the need, faith organization leaders gathered (15 churches participated) to assist. One was a retired engineer, others were clergy and lay leaders.

All were committed to help the flooded families out of the mud.

Building materials were donated. Volunteers, representing many faith organizations, came from across the country. Twenty-six families needs were met. Eight homes were completely rebuilt, elevating them six to ten feet in

the air. Eighteen additional homes were repaired and debris removed.

“What’s really exciting is we didn’t stop there,” said John Johnson, CCRG is still working to help families in need. Mitigation sounds like our kind of program. When, where, and how do we start?”



## **Knock—Knock FRIEND is here to help** *the elderly and disabled hang shutters and protect their property as a storm approaches.*

Calls are made regularly to Miami-Dade Emergency Management from elderly and disabled persons who have shutters, but no way to install them when a storm threatens. Florida Regional Interfaith/Interagency Emergency Network in Disaster, FRIEND, is there to help by identifying volunteers willing to adopt a home and assist with shutter installation as a storm approaches.

Of course, there are thousands who have no shutters. FRIEND, a participant on the Miami-Dade Local Mitigation

Strategy, LMS, is working to identify elderly who lack adequate financial resources to purchase and install shutters for their homes. FRIEND/Miami-Dade offer free shutters and installation.

In addition, FRIEND, in cooperation with Channel 4 Neighbor For Neighbor, will provide Volunteers to help the elderly and disabled protectively store lawn furniture, flower pots and other outdoor items.

People helping people to protect property and prepare while the wind is calm – **That's Mitigation!**



## **Non-Traditional Partners in the Florida Keys**

Two great mitigation models are being accomplished through a partnership between Habitat for Humanity for Key West and Lower Florida Keys, Inc., Habitat, Monroe County and FDEM.

Using federal *unmet needs* funds, generated by Hurricane George, Habitat constructed seventeen single family homes of modular construction for low

income buyers. Habitat provided the labor, in-kind, and professional fees were reduced (in-kind). Buyers are able to purchase the homes with conventional mortgage financing for a reduced amount, based on their income. The balance is held in the form of a mortgage to Habitat, with no interest, no payments, and forgivable after 30 years. Federal mitigation dollars are leveraged to

replace substandard housing with new affordable housing built to current building codes. This is win-win mitigation.

A second project among these partners is to retrofit 300 existing single family homes in the Lower Keys by installing fitted panel shutters designed to provide a level of protection to mitigate wind loads of up to 155 mph. **That's Mitigation.**

## **Highlands County Acquisition Implementation**

A Non-Traditional Public Private Partnership

Already saturated Highlands County soil was ill prepared to absorb the rains of Hurricane Floyd. Rising water made septic tanks and wells unusable and homes inaccessible. As the water continued to rise' so did the anxiety. Hurricane Irene was the final blow—flood waters entered homes and remained for nine months.

Federal and state assistance provided immediate relief, but with the threat of reoccurring flooding, acquisition was the only solution.

After months (years) of dedicated work by FDEM, Highlands County E.M. and FIND, *Unmet Needs* dollars were identified.

Realizing the ongoing support relationship FIND had developed with affected residents through HIIND (Highlands Interfaith/Inter-agency Network in Disaster), Highlands County engaged FIND to implement the acquisition. It was FIND's role to deal directly with the homeowners to keep them informed and to complete

necessary documentation. Further, FIND gathered bids for and facilitated the property surveys, appraisals, title searches, and closings. Finally, FIND will coordinate the disposal of mobile homes, the final demolition of all improvements, and prepare complete files on each acquisition.

*Working with a not-for profit, (FIND) has been a great cooperative partnership. Would we do it again? Absolutely!*

Bill Nichols, Highlands Co. E.M.

## Make Mitigation Happen! You Can Help.

- Help FIND revitalize/refocus your CIIN to adopt mitigation as a priority.
- If you don't have a CIIN in your community, help FIND start one.
- Identify doable mitigation projects—FIND will help.
- Participate on your Local Mitigation Strategy task force.
- Attend FIND quarterly network meetings.
- Share your mitigation ideas and best practices with FIND and with other CIINS.
- Check FIND's website regularly for new, innovative mitigation project ideas.

[www.FINDflorida.org](http://www.FINDflorida.org)

## Local Mitigation Strategy . . . LMS

**What is a Local Mitigation Strategy?** Florida counties have been tasked with gathering local government together with leaders from private and educational institutions to coordinate both pre and post disaster activities and to identify hazards and develop a strategy, including prioritized projects that will significantly reduce or eliminate those hazards.

Mitigation may mean many different things to different people. Private sector participation is not only encouraged, it is essential to the development of a broad, diverse, countywide mitigation strategy. Faith and social organizations bring valuable resources to the LMS. They bring their time, their talents, and in disaster's aftermath many treasures. Socially conscious participants will keep the needs of the most vulnerable visible.

A variety of federal mitigation grant programs are available. Only projects identified in the LMS will qualify for funding. A 25% local match (75% federal) is required. Twelve and a half percent can be in-kind. Donations of time, talent, and in some cases treasures, may be the only way mitigation projects for low income will be funded.

Charitable 501(c)(3) organizations can be grant project recipients. **Yes, your organization can apply.**

## Mitigation

Hopefully, this publication has broadened your understanding of mitigation, peaked your interest, and helped you recognize the important role you and your organization can play in determining how your community will prepare for, and recover from, disasters in the future. Be proactive. You can make a difference – you can **Make Mitigation Happen!**

## CIINS - Community Interfaith/Interagency Networks

Interfaith response to disaster is not a new or FIND created concept. Interfaiths, faith-based community collaborations, have been responding to disasters across the country for years.

In a state where disasters are all too common, FIND realizes the important role CIINS play in disasters' aftermath. FIND has invested a great deal in understanding what works and yes, what does not work, with these organizations.

In 1998 FIND gathered CIINS coordinators and crisis counselors to help define CIINS. They concluded: *A CIIN is an inclusive community based group organized to identify and assist in the resolution of disaster related unmet needs.* Who should participate? Churches, faith-based and other social service organizations, civic organizations, private business, health care providers, government, everyone.

CIINS have emerged across Florida, mostly in response to disaster. FIND offers technical assistance to the independent community collaborations, providing organization information, network connection, resource identification and mentoring.

FIND has gathered this information into a Community Interfaith/ Interagency Network Manual. It's like a cafeteria of CIINS organizational development assistance. Groups can use what is helpful, mold materials/forms to suit their needs. Make it their own.

Florida CIINS are each as uniquely diverse in participation and mission as the communities they serve. Each are making a difference, and now helping to make Florida a safer place to live.

## FIND

Florida Interfaith  
Networking in Disaster  
936 North Magnolia Ave., Suite 239  
Orlando, Florida 32803

407-353-6275 (voice)  
352-796-0645 (fax)  
E-mail: [JodyHill@FINDflorida.org](mailto:JodyHill@FINDflorida.org)

[www.FINDflorida.org](http://www.FINDflorida.org)