

## Chapter 7

### **Goal 4: Encourage self-help and self-protection measures to mitigate the effects of hazards on public and private property**

To be successful hazard mitigation should involve both the public and private sectors. Public information activities advise property owners, renters, businesses, and local officials about hazards and ways to protect people and property from these hazards. These activities can motivate people to take the steps necessary to protect themselves and others.

#### **Objective: Provide community with preventative information**

There are activities the County can take to reach out to people and tell them to be advised of a particular hazard and some of the things they can do to mitigate possible damages. In addition, sources of information for those who want to learn more can be made available.

Technical assistance and library resources are not of much use if no one knows they exist. An outreach project can remedy this. Sending notices to property owners can help introduce the idea of property protection and identify sources of assistance. Including informational brochures along with a permit package can also inform property owners.

Outreach projects are the first step in the process of orienting property owners to property protection and assisting them in designing and implementing a project. They are designed to encourage people to seek out more information in order to take steps to protect themselves and their properties.

**Community newsletters/direct mailings:** The most effective types of outreach projects are mailed or distributed to everyone in the community or, in the case of floods, to floodplain property owners.

Research has proven that outreach projects work. However, awareness of the hazard is not enough; people need to be told what they can do about the hazard, so projects should include information on safety, health and property protection measures. Research has also shown that a properly run local information program is more effective than national advertising or publicity campaigns. Therefore, outreach projects should be locally designed and tailored to meet local conditions.

**Other approaches:** Examples of other approaches include:

- Presentations at meetings of neighborhood, civic or business groups,
- Displays in public buildings, fairs, or spring shows
- Signs in parks, along trails and on waterfronts that explain the natural features (such as the river) and their relation to hazards (such as floods),
- Brochures available in municipal buildings and libraries, and
- Special meetings such as fire-wise workshops.

**Real Estate Disclosure:** Many times after a flood or other natural disaster, people say they would have taken steps to protect themselves if only they had known they had purchased a property exposed to a hazard. There are state and federal regulations that require a potential buyer of a parcel be informed of their exposure to a hazard.

*Federal law:* Federally regulated lending institutions must advise applicants for a mortgage or other loan that is to be secured by an insurable building that the property is in a floodplain as shown on the Flood Insurance Rate Map.

Flood insurance is required for buildings located within the base floodplain if the mortgage or loan is federally insured. However, because this requirement has to be met only 10 days before closing, often the applicant is already committed to purchasing the property when he or she first learns of the flood hazard.

*Michigan Seller Disclosure Act (Act 92, of 1993):* This law requires a seller to tell a potential buyer for residential property:

- If the seller is aware of any flooding or basement leakage problem
- If the property is located in a floodplain or if the seller has flood insurance
- If the seller is aware of a radon problem
- If the seller is aware of any mine subsidence or earth stability defects on the premises
- If the seller is aware of any structural defects

This State law is not wholly reliable because the seller must be aware of a problem and willing to state it on the disclosure form. Due to the sporadic occurrence of flood events, a property owner may legitimately not be aware of potential flooding problems with a property being sold or purchased. Practices by local real estate boards can overcome the deficiencies of these laws and advise newcomers about the hazard earlier. They may also encourage disclosure of past flooding or sewer problems, regardless of whether the property is in a mapped floodplain. This law does not cover commercial and vacant property.

### **Objective: Increase public awareness**

**News media:** Local newspapers can be strong allies in efforts to inform the public. Press releases and story ideas may be all that's needed to whet their interest. After a tornado in another community, people and the media become interested in their tornado hazard and how to protect themselves and their property. Local radio stations and cable TV channels can also help. These media offer interview formats and cable may be willing to broadcast videos on the hazards.

**Library and Web Sites:** The community library and local web sites are obvious places for residents to seek information on hazards, hazard protection, and protecting natural resources. Books and pamphlets on hazard mitigation can be given to libraries, many of them obtained free from state and federal agencies. Libraries also have their own public information campaigns with displays, lectures, and other projects, which can augment the activities of the local government.

Today, web sites are becoming more popular as research tools. They provide quick access to a wealth of public and private sites and sources of information. Through links to other web sites, there is almost no limit to the amount of up to date information that can be accessed by the user.

In addition to on-line floodplain maps, websites can link to information for homeowners on how to retrofit for tornadoes, earthquakes and floods and a “FEMA for Kids” site. This website teaches children how to protect their home and what to have in a family disaster kit.

**Objective: Encourage participation in mitigation and preparedness efforts**

**Hazard information:** Many benefits stem from providing information to inquirers. Residents and business owners that are aware of the potential hazards can take steps to avoid problems and/or reduce their exposure to flooding. Real estate agents and house hunters can find out if a property is floodprone and whether flood insurance may be required.

**Property protection assistance:** While general information provided by outreach projects or the library helps, most property owners do not feel ready to retrofit their buildings without more specific guidance. Local building department staffs are experts in construction. They can provide free advice, not necessarily to design a protection measure, but to steer the owner onto the right track.

Building or public works department staff can provide the following types of assistance:

- Visit properties and offer protection suggestions
- Recommend or identify qualified or licensed contractors
- Inspect homes for anchoring of roofing and the home to the foundation
- Provide advice on protecting windows and garage doors from high winds
- Explain when building permits are needed for home improvements

**Conclusions**

1. There are many ways that public information programs can be used so that people and businesses will be more aware of the hazards they face and how they can protect themselves. The County, municipalities, and Red Cross are currently implementing many of them.
2. Outreach projects, libraries and websites can reach a lot of people, but most communities are not including much hazard or mitigation information in their current activities.
3. The most important topics to cover in public information activities are:
  - Safety precautions during an emergency
  - Measures to protect health
  - Property protection measures one can take
  - What government agencies are doing and how they can help
4. The most appropriate ways to get the messages out are:
  - Articles in newsletters and mass mailings
  - Websites
  - Newspaper articles

- Educational programs in schools
- Handouts, protection guides
- Library references
- Technical advice and visits by staff

**Recommendations**

1. Public information activities should be continued and expanded as funding allows.
2. Each County office and municipality should review their current public information activities and incorporate the messages in them, where appropriate.
3. Community website should be developed to provide information and links to more sites that can provide information on hazards that affect this area and information on measures the public can take in preparation or prevention.