

community/family issues

Insurance Coverage and Making a Claim

WHAT TO DO BEFORE AND AFTER A DISASTER

With the exception of flooding damage, most losses due to natural disasters are covered by homeowner's insurance. Still, few policies cover the cost of all damages. Study your policy and talk with your agent about additional coverage before disaster strikes. Find out whether claims are paid on the basis of replacement cost or current market value, and whether reimbursement covers total replacement cost or a given percentage of the replacement cost.

Contact your insurance agent immediately after a disaster. Planning ahead and having the agent's phone number and your policy number will expedite the process. It also helps to have a written and photo or video inventory of personal property. Finally, check with your local emergency government office about disaster rehabilitation assistance. Some disaster assistance may be available for expenses not covered by your insurance policy. (See the fact sheet, "Disaster Rehabilitation Assistance.")

TYPES OF INSURANCE

Many types of insurance may come into play during disaster recovery. If injuries or loss of life occurred, these will extend to health insurance, disability and life insurance. Clean-up and repair of your home and other property involve the following insurance types:

- ◆ *Homeowner's and renter's insurance.* In general, property insurance will include some coverage for "fire or lightning damage," and/or "wind and hail damage," which includes some of the typical damage from tornadoes and hurricanes.

Most policies cover damage from water or water blowing in only if an opening to the structure sustains damage. Some may cover basement flooding caused by sewer backup or sump pump failure. Damage from surface water — as in floor or "rising water" damage — is not covered in the usual private policy. You must purchase special flood insurance for this coverage (see next bulleted item).

A homeowner's policy will include several other elements as well, such as liability insurance for injuries or damages caused by you, a member of your family or a pet.

- ◆ *Flood Insurance.* Unless you specifically purchase flood insurance, your homeowner's policy does not insure you against losses caused by flooding. Most communities in Wisconsin participate in the National Flood Insurance Program (NFIP), under which you can buy federally-subsidized flood insurance at a reasonable cost. If your community participates, any owner or occupant of insurable property may buy a policy from a licensed insurance agent or broker, or directly from the NFIP. Buildings and their contents can be insured against flood loss; all direct losses by flood are covered.

Your insurance agent, zoning administrator or other local official can tell you if your community participates in the NFIP. For routine policy rating or customer service inquiries, call the Federal Emergency Management Agency, which administers the program, at (800) 638-6620.

- ◆ *Automobile insurance.* Study your policy to determine the extent of your current coverage. Comprehensive insurance covers damage to your car from various natural disasters. Coverage includes flood, fire, smoke, wind, hail, glass breakage, vandalism, theft and collision with animals. Auto liability insurance is protection against the cost of defending yourself if you are sued for injury or damage caused by your car.

SETTLING YOUR CLAIM

Do not settle your claim until:

- ◆ **A thorough inspection of the property has been completed by an insurance adjuster and repair contractor.**
- ◆ **Estimates for all damages have been prepared and you fully understand them. You, your insurance adjuster and contractor should agree on needed repairs and estimates.**
- ◆ **Advance insurance payments have been calculated, deductibles have been applied and you know the total amount of your settlement.**
- ◆ **You have identified damaged items you are keeping and agree with salvage deductions.**
- ◆ **You have identified any items that won't be repaired, but for which you will be paid an "appearance loss" (for example, hail-damaged siding).**
- ◆ **You and your contractor understand any time limits for repairs, as required by the insurance company. (Extensions usually can be granted with advance notice.)**

Additional resources:

Your county family living agent, your insurance agent, the State Floodplain Management Program of the Wisconsin Department of Natural Resources, the Federal Emergency Management Agency

MAKING AN INSURANCE CLAIM

- ◆ *Contact your insurance agent and report the damage.* Give your name, address, policy number, and the date and time of loss. The sooner you talk to an agent, the sooner your claim will be filed and an adjuster will look at your damage. Ask when the adjuster will visit.
- ◆ *Protect your property from further damage or theft.* Patch roofs temporarily. Cover broken windows with boards or plastic. If household furnishings are exposed to the weather, move them to a safe location for storage. Take pictures of the damage beforehand if possible.
- ◆ *Keep accurate records:*
 - a) A list of all cleaning and repair bills, including materials, cost of rental equipment and depreciation of purchase equipment.
 - b) A list of all disaster-related living expenses, including motel and restaurant bills, home rental and car rental.
 - c) A list of all actual losses, including furniture, appliances, clothing, paintings, artifacts, food and equipment, regardless of your intent to replace the objects. Try to document the value of each object lost. Written and videotaped household inventories, bills of sale, canceled checks, charge account records and insurance evaluations are good evidence. If you do not have such records, estimate the value and give purchase place and date of purchase.
 - d) Photographs of damaged property. Pictures also can be used as evidence for tax deductions.
- ◆ *Contact a reputable and well-established firm or individual to have your damage repaired.* Sometimes un dependable workers enter a damaged area, make cheap repairs and leave before residents discover that repairs are inadequate. Get recommendations and written contracts for the work.
- ◆ *Don't be in a hurry to settle your claim.* Often, people are so anxious to have their home restored after a disaster, they sign off on a settlement before damages are fully discovered or repair costs fully understood. (See sidebar at left.)

Disaster Rehabilitation Assistance

GRANTS, LOANS AND HOW TO APPLY

A variety of disaster assistance is available to homeowners, farmers and businesses with property damage. Lending agencies make loans for home repair, improvement, land equipment and livestock. Federal and state assistance may be available if your community is declared a disaster area by your governor, a federal agency director or the president. Local government and media will keep you informed about disaster declarations and where to get information about any programs.

If your area is declared a major disaster area, one or more Disaster Application Centers (DACs) may open to provide information and take applications for assistance. They usually are located in a school or other public building.

While low-interest loans and cost-share programs can be very attractive, be sure you carefully analyze the impact of additional borrowing on your household, farm or business before you undertake any new obligations.

HOME AND PERSONAL PROPERTY

- ◆ During times of disaster, the Small Business Administration (SBA) offers medium- and long-term loans for rehabilitation of homes and personal property. Interest rates are relatively low. Two loan types:
 - a) *Small Business Administration (SBA) Personal Property Loans:* For the repair and replacement of personal items such as clothing, furniture and automobiles.
 - b) *SBA Real Property Loans:* To repair or restore a primary home to its pre-disaster condition. If you are required by local government to make structural improvements or relocate, these costs may be included in a loan.
- ◆ *Federal Emergency Management Agency assistance.* If you are denied an SBA loan, you may be eligible for a FEMA grant, which is administered by the state. Your community may also apply for funding under the Hazard Mitigation Grant Program, which covers acquisition and relocation expenses for homeowners in flood-prone areas, as well as flood-proofing. See your local or state emergency government office about participation and any restrictions.
- ◆ *Private lenders.* You may be eligible for loans from your local bank or credit union.
- ◆ *Historical societies.* Check with your local historical society about loan or grant programs available for architecturally significant properties.

BUSINESS

- ◆ *Small Business Association (SBA) Physical Disaster Business Loans:* To repair and/or flood-proof buildings and remove debris for small businesses.
- ◆ *SBA Economic Disaster Business Loans:* To permit small businesses to meet the financial obligations they would have made, had the disaster not occurred.
- ◆ *HUD Community Development Block Grants:* May cover relocation or flood-proofing of business properties as part of a larger community development plan. Grants are funded through the federal Housing and Urban Development agency.

OTHER ASSISTANCE

Insurance, volunteer organizations and businesses are three other important sources of assistance for disaster survivors. If you are fully insured, you may only have to pay the deductible and your insurance policy will pay for professional cleaning and reconstruction. The same is true for flood insurance, which may be purchased in most Wisconsin communities through the National Flood Insurance Program. Meet with local emergency government officials about current options and funding sources related to flood-proofing or relocation.

Private volunteer organizations, such as the American Red Cross, the Salvation Army and church groups, usually are on the scene during or after a disaster. These groups help with clothing, groceries, shelter, medical aid, counseling and, in some cases, clean-up and rebuilding supplies. Services often are supplied free of charge.

Your local TV, radio and newspapers usually publicize ways that businesses are contributing to the recovery process. Some businesses may offer reduced prices, but you should be wary of "flood sales" of flood-damaged items.

Additional resources

Your county emergency government office, the Wisconsin Division of Emergency Government, the Federal Emergency Management Agency, the American Red Cross, your county family living agent

FARM

- ◆ *Agricultural Stabilization and Conservation Service (ASCS) Federal Farm Disaster Assistance:* To help with crop loss, feed assistance, farmland rehabilitation and lack of feed. Prior approval is required and specifications are subject to change.
- ◆ *Farmer's Home Administration Emergency Loan Program:* For damaged property, production costs associated with disaster, family living expenses, etc. Successful applicants must be credit worthy, but may already have been turned down by another lender.
- ◆ *Farm Bureau and other farm organizations:* Check with disaster relief officials or your local county Extension office.
- ◆ *Merchants and dealers:* May, if requested, extend credit for feed, equipment and rehabilitation of buildings and land.

INFRASTRUCTURE ASSISTANCE

FEMA Public Assistance Program. Financial assistance may be available to communities for disaster-related expenses, such as debris clearance, restoration and repair of buildings, roads, water facilities and utilities owned by state and local governments. Assistance also may be available to private, nonprofit organizations.

APPLYING FOR GRANTS AND LOANS

What you'll need for most grants or loans:

- ◆ An itemized list of losses with your estimate of the repair or replacement cost of each item.
- ◆ Copies of your federal income tax returns from the last three years.
- ◆ Copy of your deed, mortgage or renter's lease.
- ◆ Estimates of new flood insurance premiums; copies of your previous insurance policy or insurance settlement.

For personal loss:

- ◆ Proof of monthly income (stubs, statements).
- ◆ Driver's license and/or Social Security number.

Business or farm loss:

- ◆ A brief history of the business or farm.
- ◆ Personal and business financial statements.
- ◆ Loan repayment schedule; list of bills owed.
- ◆ Agricultural Stabilization and Conservation Service information on farm crop base and assigned yields.

Surviving a Financial State of Emergency

STRATEGIES FOR FAMILIES AFTER A DISASTER

Disasters can create serious financial crises for families. Insurance may not cover as much as anticipated. Homes and jobs may be lost. Family members may be out of work due to injuries. In an ideal world, families have adequate cash reserves or credit to draw on for disasters. But reality is often far from ideal.

Making decisions about repairs and purchases, and developing resources to maintain your home can be difficult. However, some basic financial tools and household saving strategies can help you survive an emergency. In some cases, you may be able to make ends meet by making changes in the way money is handled every day.

FINANCIAL TOOLS

- ◆ *Cut back on current spending* as much as possible.
- ◆ *Use cash reserves* if you have them. When the emergency passes, rebuild your reserves.
- ◆ *Use unsecured credit*, such as a credit card, but use it wisely. Whenever possible, pay your balance in full to avoid finance charges. If you know that you will need several months to repay, consider taking out a loan rather than charging things on a credit card. Finance charges are likely to be lower for the loan than for the credit card. If you think you will be late making payments or you if have missed payments, contact your creditors immediately to make special arrangements.
- ◆ *Borrow against your assets*. If your home survived the disaster, you may be able to borrow against a portion of the equity through refinancing, a second mortgage or a home equity line of credit. Or you may be able to borrow against your equity in an employee pension plan or whole life insurance policy.
- ◆ *Liquidate assets*. You may want to consider selling major assets to generate cash. This will require making some difficult decisions about your priorities.
- ◆ *Discuss options for reducing interest charges on outstanding loans* with your creditors.

LOOK FOR WAYS TO SAVE

- ◆ Look at each monthly bill to see if you can make reductions and still keep the item or service. Telephone bills are a good place to start, especially if you have additional services that could be dropped temporarily, such as a second line or call waiting. Try lowering long distance charges by making fewer calls, shorter calls or calling when rates are lowest.
- ◆ Examine bills for cable TV, electricity, water and car maintenance for places to save. Utilities, such as the electric company, will help you with ideas to reduce costs, including use of balanced billing plans to even out expenses.
- ◆ Talk to insurance agents about ways to reduce costs. In some cases, deductibles can be raised, coverage lowered, life insurance converted to lower cost plans, or life insurance on children discontinued.

- ◆ Consider bartering. If you need repairs done in your home, consider exchanging your skills for the repair service you need. Some communities have bartering networks and groups, but you may be able to barter with a relative, neighbor or friend. Some examples are exchanging wallpapering for lawn mowing, fixing leaks for car repair, resume preparation for appliance repair.

LOOK FOR WAYS TO DO WITHOUT

- ◆ What things could you do without for a few months? Consider such overlooked expenses as newspaper or magazine subscriptions, hair care and/or beauty treatments, clothing, classes or lessons, sports leagues, nights out, vending machine snacks or buying meals at work.
- ◆ Learn nice ways to say no. It may be to a salesperson on the phone, a friend asking to do something that costs more than you care to pay, or a child saying, "Everybody has one." Some easy ways of saying no are:
 - a) "That's something we've decided not to buy right now."
 - b) "That's a great price, (product, offer, idea) but I'm afraid I have to pass for now."
 - c) "Let me think about it."

To children, suggest, "That's something you can buy with your allowance," or "Let's think of some ways for you to earn or save the money to buy it."

- ◆ Shop less often and with a written list. Time spent in stores encourages spending money, especially when shopping trips are not essential. Take only as much cash as you can reasonably spend. Don't carry credit cards or ATM cards.
- ◆ Look for alternatives to making new major purchases. Borrow an appliance from a family member or friend. Or buy an inexpensive used model through the newspaper, a friend or a garage sale.

Additional resources:

Your county family living agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

Related publications:

UW-Extension publications—

"Managing Between Jobs — Deciding Which Bills to Pay First," (B3459-3);

"Managing Between Jobs — Strategies for Spending less," (B3459-2);

"Managing Between Jobs — Talking with Creditors," (B3459-4);

"Making Ends Meet: Our Spending Plan," (B7760313).

ADDITIONAL SOURCES OF INCOME

If physical damage to your home was minor, you might consider temporary room rental as an additional source of income. Be sure your local regulations and zoning laws permit room rental. Garage sales may be a good way to bring in extra cash if you have undamaged items that you no longer need. Consider a cooperative garage sale with family, friends or neighbors.

Restructuring Debt After a Disaster

ESTABLISHING PRIORITIES AND ADJUSTING DEBT

You are obligated to pay all of your creditors, even after a disaster has shaken your financial status. However, debt adjustments can ease a difficult financial period by reducing the amount paid to creditors, or extending the time period for payments.

Before contacting creditors, take a hard look at your finances and evaluate how much and when you can pay. Consider:

- ◆ **Your monthly income**
- ◆ **Essential monthly living expenses**
- ◆ **Number of creditors and total amount owed**
- ◆ **How long your present financial circumstances will last**
- ◆ **Assets (savings, items that could be sold) that could help pay off loans**
- ◆ **High-priority debts**
- ◆ **Debts that could be satisfied by voluntarily surrendering, or giving back, an item**

DECIDING WHICH DEBTS TO PAY FIRST

If you can't pay all your bills, you must decide how much to pay to which creditors. One way is to divide available money and pay every creditor a share of what you owe. This is probably the fairest way, but it doesn't always work because each creditor must agree to reduce the amount they receive and extend the payment period.

Another creditor payment strategy involves setting priorities. Ask yourself these questions:

- ◆ *What will affect my family's health and security the most?* Usually the house, utilities, food, transportation and medical insurance take priority. Don't be tempted to let medical insurance slide when money is tight. If anyone in your family becomes ill, uninsured medical costs could be devastating. Pay high-priority bills or contact creditors at once to work out smaller payments.
- ◆ *What will we lose if the bills aren't paid?* You can lose your purchases if the creditor holds the title of the property as security for the loan: a home mortgage or car loan, for example. Sometimes furniture and large appliance loans are secured loans. If you aren't sure which loans are secured, check the credit contract. Unsecured debts may have to take lower priority, although you are obligated to pay them too.
- ◆ *How much do we still owe on the loan?* Determine how much you have paid on each loan and how much you owe. If you have only one or two payments to make on a loan, it's probably a good idea to finish paying it. Getting out from under some of your debts can reduce the pressure you feel. You may be able to return newer items or sell them to pay off the debt. If you choose to voluntarily surrender an item, you'll still be required to pay the difference between its market value and the amount remaining on the loan.
- ◆ *What interest rate are we paying?* Credit card firms charging 1.5% interest per month would receive 18% interest per year on the unpaid balances. If you have a loan with a lower interest rate, you may decide to pay off a higher interest credit card balance first, to reduce the amount of finance charges you are paying. Until your financial situation improves, watch credit card purchases carefully. Consider putting cards away in a safe place so you are not tempted to use them.

MAKING IT WORK

Remember — no matter how bad your situation may be, don't ignore your bills and creditors. Prompt action is very important; let your creditors know you are having trouble before you miss payments and the situation becomes worse.

◆ **Once you have worked out a repayment plan, follow through with it and make the payments you promised to make. If you fall behind on your new commitments, creditors will be less understanding. If you fail to make the payments, creditors may hire a collection agency to make you pay.**

◆ **Openly discuss spending decisions with all family members. This will help everyone realize that changes and sacrifices must be made for your family's plan to be successful.**

Additional resources:

Your county family living agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

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UW-Extension publications—

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"Managing Between Jobs — Talking with Creditors," (B3459-4);

"Making Ends Meet: Our Spending Plan," (B7760313).

- ◆ *Is consolidation a good idea?* Personal finance companies want you to think so, but generally a consolidation loan charges a higher interest rate, often 20% or more. And refinancing to smaller monthly payments will extend the number of payments you must make, adding to the total cost. If you are facing a temporary financial crisis because of disaster, the ease of a single payment may be worth the higher interest rate if you can pay back the loan early with no penalty.
- ◆ *What about our credit record?* Nonpayment of debts is recorded on your credit record and can damage your ability to get credit in the future. That's why you should contact all of your creditors immediately if you cannot pay your bills.

YOUR REPAYMENT PLAN

Once you have calculated how much money your family has for monthly living expenses and for paying off debts:

- ◆ Decide how much you can pay to each creditor, based on priorities you determined while answering the previous questions.
- ◆ Work out a repayment plan that shows how much you plan to pay each creditor. Put this plan in writing.
- ◆ Contact each of your creditors to explain your family situation. You will need to tell them how much you are able to pay and when you will be able to pay it. (See the fact sheet, "Communicating With Creditors," in this series.)
- ◆ Some businesses, such as utility companies, have counselors to help you budget even payments during the year. They also can tell you if you qualify for fuel assistance or any available programs.

Communicating With Creditors

WHEN YOU FACE MISSING PAYMENTS AFTER A DISASTER

After a natural disaster, you may face temporary loss of income and steep bills for clean-up and repair not covered by insurance. If you realize you can't pay all your bills, it is important to face your debts and know how to talk to creditors.

Your past experiences with creditors are important. If you have consistently paid bills when due, your creditors will be more cooperative than if you were late or didn't make regular payments. Creditors want to keep your business, but as businesses they also need to be paid.

Contact your creditors immediately; don't wait for them to contact you. Explain your current situation. Tell them your family income is reduced and you are not able to keep up with your payments. Frankly discuss your future income prospects so you and your creditors can figure out solutions to the problem. Most creditors would prefer to receive smaller payments on a regular basis than to begin expensive collection procedures.

WHERE TO BEGIN

Before you and your creditors agree on a reduced payment or some other solution, determine how much money you have to pay off your debts. Figure out how much income you can count on each month and how much you need to pay for your essential monthly living expenses.

Once you have gathered this information, contact each creditor explaining your family's situation and work out a solution. Be prepared to explain:

- ◆ The reason you cannot pay.
- ◆ Your current income and prospects for future income.
- ◆ Other obligations.
- ◆ Your plans to bring this debt up-to-date and keep it current, including the amount you will be able to pay each month.

Visit local creditors in person. Contact out-of-town creditors by phone or letter. If you phone, write down the name and title of the person to whom you talked. Follow the conversation with a letter summarizing the agreement between you and the creditor. Keep copies of your correspondence as well as any replies.

As you negotiate with each of your creditors, don't agree to any loan simply to get off the hook. Be sure you will be able to follow through on the agreement. Establish a payment rate that is realistic and acceptable to both you and the creditor.

RENEGOTIATION OPTIONS

Here are some alternatives to consider when negotiating with your creditors:

- ◆ Reducing the monthly payment
- ◆ Refinancing the loan
- ◆ Consolidating your loans
- ◆ Deferring a payment for a short time if you expect your income will increase soon
- ◆ Reducing or dropping late charges
- ◆ Paying only interest on the loan until you can resume making monthly payments

WHEN THEY CALL...

If you receive a call from a creditor or a collection agency:

◆ Ask the name of the caller. Get the name of the creditor and the name, address and telephone number of the collection agency. Get the exact amount of the account that is claimed to be due. Write down the date and time of each call.

◆ Don't get angry. Remain calm in order to obtain the information noted above.

◆ Dispute debts in writing. If you believe you do not owe the amount claimed or disagree in other ways, make your reasons known promptly in writing to both the creditor and the collection agency. Request a written statement of your account.

Additional resources:

Your county family living agent

Related publications:

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- ◆ Voluntarily surrendering or giving back an item purchased on credit
- ◆ Selling the item and using the cash to satisfy, or partially satisfy, the debt (you are still responsible for any remaining balance)

Not all creditors will be willing to accept alternatives. However, they will be more likely to work with your family if you contact them before they contact you. If you fail to follow the plan that you and your creditor agreed upon, you may hurt your chances of getting future credit. Tell your creditors about anticipated changes that may affect your payment agreement.

IF YOU DON'T PAY YOUR BILLS

If you miss a payment, you will face increasing pressure to pay. First you will receive a letter reminding you that you missed a payment and asking you to pay promptly. After that, you may receive a more direct letter demanding payment, or you may get a phone call.

If the bills are still not paid, they will probably be turned over to an independent collection agency.

CREDITOR'S OPTIONS

Creditors can take several kinds of legal action against you if you fail to make payments:

- ◆ *Acceleration.* The entire debt is payable at once if you miss a payment. The courts can force you to pay by seizing your property and selling it.
- ◆ *Repossession.* The creditor can seize the item you bought or the property you used as collateral. If the sale of the property brings less than the amount you owe, you must pay the difference.
- ◆ *Wage garnishment.* A court order requires your employer to withhold part of your wages and pay your creditor.
- ◆ *Foreclosure.* The lender may start proceedings to take possession of your home/business and sell it to recover the remaining balance of the loan. You are responsible for the legal fees of foreclosure and the difference between the selling price of the property and the amount owed on the loan.

All of these actions are very serious and could jeopardize your ability to get credit in the future. To avoid such problems, work out solutions for debt repayment early and stick with the plan unless it is renegotiated.

Talking as a Family About Money

OPENING UP COMMUNICATION AFTER A DISASTER

No matter what damage a disaster leaves in its wake, the common denominator is often a money crunch. While money problems may seem too painful to discuss, they may only get worse if you don't talk about them.

Overcoming financial difficulties takes honest and candid communication. It also takes time and effort. Coming together as a family can help members, both young and old, work together to get through the difficult times. Children who are included in family decisions usually welcome the opportunity to figure out how they can contribute. Even a 4-year-old can help turn off lights to save on energy costs.

Additional resources:

Your county family living agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

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GATHER AS A FAMILY

When families work on financial issues together, the result is often new solutions and a new appreciation for the strengths and resources each member has to offer. Here are a few guidelines:

- ◆ Family members, including children old enough to understand, should be involved in decisions. Family members will be more satisfied with decisions if they have input.
- ◆ Remember that disasters bring with them a range of emotions. Each of you may be at different stages in dealing with losses and new hardships. Try to be calm, patient and supportive of one another.
- ◆ Set a specific time to have a family discussion. Choose a location where you won't be interrupted.
- ◆ Clearly identify the issue at hand. Don't drag other points into the discussion that don't address the problem, concern or dissatisfaction.
- ◆ Let each family member freely state his or her wants, needs and personal feelings. Avoid judging or criticizing.
- ◆ Be willing to negotiate for a realistic settlement of differences. In many cases, family members must compromise. Making a contract or written agreement may help avoid misunderstandings. Solutions also can be accepted on a trial basis, and changed if the results aren't satisfactory.

ONE THING AT A TIME

As a family, focus on ways to tackle one problem area at a time. During one gathering you might talk about ways the family can spend less money. At another session, tackle methods for record keeping as a way to control spending.

When discussing new purchases or services, ask:

- ◆ Can we do without it?
- ◆ Can we postpone it?
- ◆ Can we substitute something less expensive?
- ◆ Can we shop around for a better deal?
- ◆ Can we make or do it ourselves?

Talking to Children About Money

GUIDELINES FOR PARENTS AFTER A DISASTER

GET CHILDREN INVOLVED

Disaster-related financial stress can take a toll on young children, especially when parents are busy with day-to-day recovery and clean-up.

While children's complaints may seem trivial in light of other problems at home, they often signal the need to talk about why the family must cut spending. Each family has to decide how much to tell their children about the family's financial situation. If children know how the family stands financially, they can better cooperate with the family spending plan. They also can better handle their own money.

Additional resources:

Your county family living agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

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Children can't help but be affected when the family cuts back on spending. So it makes sense that they are included in discussions about changes that will affect them.

- ◆ *Have family meetings to talk about money concerns.*
 - a) Offer information that children can understand without overwhelming them.
 - b) Encourage children to discuss their personal feelings and suggestions for handling the crisis.
 - c) Avoid judging and criticizing.
- ◆ *Explain financial issues in terms your children can understand.* For example, you can tell your daughter that you aren't spending \$100 to buy a new video game system because that same \$100 is needed for family groceries. Help children learn they can't buy everything they want, and that there is a difference between what they want and what they need.
- ◆ *Find ways that your children can help the family cut expenses.* Children can learn to comparison shop if parents point out unit prices, store brands and generic brands. At home, they can help compare prices in advertising flyers from different stores. Even young children can learn to turn off lights and appliances to save on energy costs. Older children can choose "free" activities with their friends, like going for a bike ride or to a park or library, rather than going places where money is needed, like a shopping center, video arcade or roller skating rink.
- ◆ *Refer to your family as a team.* Agree that together you can get through these tough financial times.

Income Tax Deductions For Property Loss

STEPS TO TAKE AFTER A DISASTER

Property losses from natural disaster are tax deductible. Such deductions, which are allowed for partial or total loss of personal or business property, could greatly reduce the amount of federal income taxes owed for the year the disaster occurred.

RECORDS

If you claim a theft or casualty loss resulting from a disaster you may be asked to show:

- ◆ The kind of disaster and when it occurred;
- ◆ That the damage was a direct result of the disaster;
- ◆ That you were the owner of the property;
- ◆ Your income tax basis in the property. In general, this is the original cost of the property plus the cost of any improvements before the loss, minus depreciation claimed for income tax purposes (for business and rental property);
- ◆ Fair market value before and after the disaster;
- ◆ Any insurance benefits or other compensation received including free repairs, restoration and clean-up from any disaster relief agencies.

Before-and-after photographs, receipts, canceled checks, deeds, purchase contracts and professional appraisals are good supporting evidence for casualty claims.

APPRAISAL

If either personal or business property has been damaged extensively, you should have the property appraised as soon as possible following the disaster. A professional estimate of value will serve as evidence for casualty loss claims. The fee charged is also a deductible item.

ITEMIZING TAX DEDUCTIONS

If you itemize your tax deductions, you may deduct casualty losses from fire, storm, theft or property destroyed by some sudden external force. However, you must reduce the deduction by any reimbursements or payments received to rebuild or restore property.

Specifically, homeowners can claim a casualty loss deduction for the difference between the fair market value of their property before the disaster and after, subtracting insurance proceeds (or other reimbursements they receive to rebuild or restore a home), 10 percent of adjusted gross income and \$100 per disaster event. To document the before- and after-market value of your home, use the most recent assessed value from property taxes for the before-disaster market value and a current appraisal for the after-disaster market value.

If renters make repairs on the property or offer repayment for part of the loss, that too is considered reimbursement and must be subtracted to determine the amount of casualty loss that can be claimed. Grants or other gifts that are specifically designed to repair or replace property must be deducted as well. Homeowners who haven't received a reimbursement, but expect to, will be required to make an estimate of the reimbursement and subtract it. Those who find they overestimated their reimbursements can amend their casualty loss claim in another tax year.

HOW TO FIGURE DEDUCTIONS

The rules for figuring deductions on business or non-business property losses are the same.

Subtract the reduced market value after the disaster from the fair market value before the disaster. For example, on personal property:

Fair market value before	\$75,000
Fair market value after	30,000
Reduction in value (Line 1 minus Line 2)	45,000
Income tax basis (the original cost of property, \$40,000, plus the cost of any pre-disaster improvements, \$15,000)	55,000
Casualty loss (lesser of Line 3 or 4)	\$45,000

The casualty loss deduction is the lesser of the reduction in value or the income tax basis. In the above example, the casualty loss deduction would be \$45,000.

If a business or income-producing property is completely destroyed by a casualty, special rules apply. In such cases, the loss is the income tax basis reduced by any salvage value, insurance or other compensation. If insurance is more than the income tax basis, a taxable gain results.

Additional resources:

Your county Extension office; the Internal Revenue Service, (800) 829-3676 for forms, (800) 829-1041 for the Casualty Loss Department; your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

For more details, contact your local tax representative for advice on figuring these tax loss deductions. To file for casualty loss, use IRS Tax Form 4684 and request an instruction sheet.

Related publications:

IRS Tax Form 4684 and instruction sheet

Emotional Recovery After a Disaster

HOW FAMILIES AND NEIGHBORS CAN HELP ONE ANOTHER COPE

PHASES OF DISASTER

Disasters bring with them an incredible range of emotions, from disbelief and anger to a euphoric spirit of teamwork. Temporary homelessness, damaged personal items, lost crops and an uncertain future weigh heavily on survivors. Unfortunately, the need to talk about one's losses, fears and anxieties may be forgotten in the wake of clean-up efforts.

Mental health professionals have identified a number of post-disaster phases that survivors may experience, as well as guidelines for managing disaster-related stress. The most common coping tools are our abilities to listen, talk and actively support one another during this time.

It is important to recognize the emotional phases we may experience after disaster. There is often overlap between phases.

- ◆ *Historic phase.* This period usually occurs at the time of impact and in the period immediately after. Emotions are strong and direct. People find themselves being called upon and responding to demands for heroic action to save their own and others' lives and property. Altruism is prominent, and people expend major energy in helping others survive and recover. The most important resources during this phase are family groups, neighbors and emergency teams of various sorts.
- ◆ *Honeymoon phase.* This period generally extends from one week to six months after the disaster. For survivors, even with the loss of loved ones and possessions, there is a strong sense of having shared with others a dangerous, catastrophic experience and having lived through it. Supported and often encouraged by the influx of official and governmental staff who promise many kinds of help, the victims begin clean-up. There is anticipation that more help soon will be available. Pre-existing community groups and emergency community groups are especially important resources during this period.
- ◆ *Disillusionment phase.* This phase generally lasts from about two months to one or even two or more years. Strong feelings of disappointment, anger, resentment and bitterness may appear if failures occur and the promises of aid are not fulfilled. Outside agencies may need to leave, and some of the local community groups may weaken. Also contributing to this stage may be the gradual loss of the feeling of "shared community" as victims concentrate on rebuilding their own lives and solving their individual problems.
- ◆ *Reconstruction phase.* The survivors come to realize they will need to solve the problems of rebuilding their own homes, businesses, farms and lives largely by themselves and gradually assume responsibility for the tasks. This phase generally lasts for several years after the disaster. The appearance of new buildings replacing old ones, the beginnings of new construction and the development of new programs and plans all serve to reaffirm residents' belief in their community and their own capabilities. If these signs of progress are delayed, however, the emotional problems that appear may be serious and intense. Community groups with a longer-term investment in the community and its people become key players during this phase.

SUPPORTING YOUR FAMILY

- ◆ **Tell family members when they have done a good job.**
- ◆ **Laugh! Laughter can help relieve tension.**
- ◆ **Be considerate of other family members.**
- ◆ **Express love and concern often.**

Additional resources:

Your county family living agent; Farmers Assistance Hotline (for Wisconsin farm families), (800) 942-2474; health and human service workers; clergy; school personnel; financial and legal assistance agencies; UW-Extension video “Managing During Tough Times,” (VB0052)

Related publications:

UW-Extension publications—

“Managing Between Jobs — Controlling Stress,” (B3459-11);

“Managing Farm Stress,” (B2744-1).

COPING SKILLS

- ◆ *Let people give you a hand.* Take advantage of people who are willing and able to help. Volunteers may be available for sand-bagging or clean-up of debris. Relief agencies may offer food and cleaning supplies. The additional help can make a critical difference between coping and suffering.
- ◆ *Take care of your physical and emotional needs.*
 - a) See that you and your family members eat a balanced diet to fuel your energy.
 - b) Try to get enough sleep. Fatigue slows you down during an emergency and makes you prone to accidents and injury.
 - c) Talk with others about your feelings and listen to theirs. Together, look for positives in the situation.
- ◆ *Be patient with one another.* Realize that when we suffer losses, it is natural to express disbelief, anger, sadness, anxiety and depression afterwards. Emotions will rollercoaster and moods can change suddenly. Spouses' viewpoints may vary considerably.
- ◆ *Don't overlook the feelings of children as you deal with the disaster.* They need to feel they can count on you for extra attention, love and support. Reassure them, making sure they understand they are not responsible for the problems you face (See fact sheet, “Helping Your Child Cope With Disaster”).
- ◆ *Refocus on the big picture, instead of little details and the little problems.* Don't expect things to instantly restore themselves.
- ◆ *Remember that a support network is essential.* In addition to family members and friends, you may wish to speak with clergy members and professional counselors. In some cases, you may need to refer a family member or friend for help (See fact sheet, “Identifying Stress in Family or Others”).
- ◆ *Show by words and actions that you care.* A friendly arm around troubled shoulders or a few words of support can help tremendously. Offer specific types of help or ask how you can help. Don't be afraid of saying or doing the wrong thing. And keep helping. Even small, kind deeds will mean a lot to others.

Identifying Stress in Family and Others

WHEN OUTSIDE HELP IS NEEDED AFTER A DISASTER

A feeling of helplessness is a normal reaction to a disaster. Personal coping methods like talking things out, accepting comfort and help from others, and taking things one day at a time help most people through the rough times. But when those methods fail, outside help may be needed. If you notice the warning signs of severe stress in a family member, neighbor or a friend, there are some things you can do.

SIGNS OF PROLONGED STRESS

When families or individuals are under stress for long periods of time they may experience a number of signs and symptoms. Watch for the following effects in people you see on a day-to-day basis.

- ◆ *Physical.* Headaches, ulcers, backaches, eating irregularities, sleep disturbances, frequent sickness, exhaustion.
- ◆ *Emotional.* Sadness, depression, bitterness, anger, anxiety, loss of spirit, loss of humor.
- ◆ *Behavioral.* Irritability, backbiting, acting out, withdrawal, passive-aggressiveness, alcoholism, violence.
- ◆ *Cognitive.* Memory loss, lack of concentration, inability to make decisions.
- ◆ *Self-esteem.* Comments such as, "I'm a failure," "I blew it," "Why can't I...?"

CRIES FOR HELP

The greater the number of signs or symptoms, the greater your concern should be. If someone is exhibiting the following signs of depression or suicide, it is important they get linked up with help as soon as possible. All cries for help should be taken seriously.

Signs of depression:

- ◆ *Appearance.* Sad face, slow movements, lack of interest in appearance.
- ◆ *Unhappy feelings.* Feeling sad, hopeless, discouraged, listless.
- ◆ *Negative thoughts.* "I'm a failure." "I'm no good," "No one cares."
- ◆ *Reduced activity.* "Doing anything is just too much of an effort."
- ◆ *Isolation.* "I don't want anyone to see me," "I feel so lonely."
- ◆ *Guilt and low self-esteem.* "It's all my fault," "I should be punished."

Signs of suicidal intent:

- ◆ *Anxiety or depression.* Severe, intense feelings of anxiety or depression.
- ◆ *Withdrawal or isolation.* Withdrawn, alone, lack of friends or supports.

MAKING A REFERRAL

- ◆ **Call the agency and ask to speak to the intake worker (if there is one). Identify yourself and your relationship with the person or family.**
- ◆ **State what you think the person's or family's needs are (immediate protection from suicidal acts, an appointment for counseling.)**
- ◆ **Provide the agency with background information (name, address and phone; age and sex; nature of current problem or crisis; any past history you are aware of.)**
- ◆ **Ask the agency what follow-up action they will take. Find out when they will act on the referral, whom you may contact later, cost of the service, etc.**

Make sure the person or family and the referral agency connect. Make one or more follow-up contacts with the agency if necessary.

Additional resources:

Your county family living agent; Farmers Assistance Hotline (for Wisconsin farm families), (800) 942-2474; health and human service workers; clergy; school personnel; financial and legal assistance agencies; UW Extension video "Managing During Tough Times," (VB0052)

Related publications:

UW-Extension publications—

"Managing Between Jobs—Controlling Stress," (B3459-11);

"Managing Farm Stress," (B2744-1).

- ◆ *Helpless and hopeless.* Sense of complete powerlessness, a hopeless feeling.
- ◆ *Alcohol or drug abuse.* There is often a link between alcoholism, drugs and suicide.
- ◆ *Previous suicide attempts.*
- ◆ *Cries for help:* Making a will, giving possessions away, making statements such as "I'm calling it quits."

FARM FAMILIES

Even without disasters, recent years have been difficult for farm families. Many are experiencing financial and emotional stress that is only heightened by disasters such as flood or tornadoes. There are several signs when a farm family may be in need of help. They include:

- ◆ *Changes in routine.* The farmer or farm family stops attending church or drops out of community groups.
- ◆ *Increase in illness.* Farmers or family members may experience more colds, flu, aches and pains.
- ◆ *Appearance of farmstead declines.* The farm family no longer takes pride in the way farm buildings and grounds appear.
- ◆ *Care of livestock declines.* Cattle may not be cared for in the usual way; they may lose condition, or show signs of abuse.
- ◆ *Increase in farm accidents.* The risk of farm accidents increases because of fatigue or loss of ability to concentrate.
- ◆ *Children show signs of stress.* Farm children may act out, experience academic declines or increased school absences; they also may show signs of physical abuse or neglect.

HOW TO REFER A PERSON FOR HELP

If you see signs that the person or family needs help that you can't provide (financial, legal or personal counseling), try to assess what agency or community resource would be most appropriate. Then discuss the referral with the person or family. You might say, "It sounds/looks like you are feeling _____. I think _____ could help you deal with your situation."

Explore the individual or family's willingness to initiate contact with the community resource. Ask, "How do you feel about seeking help from this person/agency?" If they are unwilling to take the initiative or there is some danger if action is not taken, you should call an agency for assistance. (See sidebar, above left.)

Helping Your Child Cope With Disaster

WAYS TO HELP CHILDREN DEAL WITH STRESS

Emotional support of children is very important during a disaster. If not addressed, a child's fears may continue long after the actual disaster has passed. Young children are particularly at risk during these times because of their deep sense of vulnerability, their lack of understanding and their difficulty in communicating how they feel. Older children are affected too. Like their younger siblings, they might find it difficult to express their feelings. They may be terribly frightened of how the disaster might affect their future.

Fortunately, parents and other adults can make a great difference in how children deal with stress. Your love and support can carry children over the rough spots. Initially, it helps to recognize some normal reactions that children may have to disaster. From there, you can take practical steps to foster understanding and support.

FEARS

It is normal for children to be afraid, especially with the uncertainty brought by natural disasters like a flood or tornado. The fear may last for an extended period of time and is best dealt with by kindness and understanding on the part of parents. Children should be encouraged to talk about their feelings and express their fears through play, drawing, painting or working with clay.

Children's fears vary according to age, maturity and previous learning experience. Four major fears common in children are: death, darkness, animals and abandonment. If they have experienced flooding, fire or tornado, children may have encountered several of these fears.

Fears may be intensified when adults back away from discussing the topic with children. Many families ban all painful topics from family conversation. A better approach is to openly talk with your children about their feelings.

WHAT YOU CAN DO

- ◆ *Talk with your child, providing simple, accurate information to questions.* This helps avoid the fear of the unknown.
- ◆ *Listen to what your child says and how your child says it.* Is there fear, anxiety, insecurity? Repeating the child's words may be very helpful, such as "You are afraid that..." or "You wonder if the flood will come again tonight?" This helps both you and the child clarify feelings.
- ◆ *Make sure children know the family's difficulties are not their fault.* Children tend to blame themselves for problems.
- ◆ *Reassure your child with statements such as "We are together. We care about you. We will take care of you."* You may need to repeat information and reassurances many times.
- ◆ *Hold your child.* Provide comfort. Touching is important for children during this period. Close contact helps assure children that you are there for them and will not abandon them.
- ◆ *Involve children.* Let them help fill a sandbag or participate in a safe, simple clean-up activity. This helps them feel they are part of the family. It also helps them feel needed, appreciated and useful.
- ◆ *Spend extra time putting your child to bed.* Talk and offer assurance. Leave a night light on if that makes the child feel more secure.

- ◆ *Observe your child at play.* Listen to what is said and watch how the child plays. Children frequently express feelings of fear or anger while playing with dolls, trucks or friends after a major disaster.
- ◆ *Provide play experiences to relieve tension.* Work with clay and paint; play in water, etc. If children show a need to hit or kick, give them something safe like a pillow, ball or balloon. Allow a safe, open space for them to play if possible. If your child lost a meaningful toy or blanket, allow the child to mourn and grieve (by crying, perhaps). In time, it may be helpful to replace the lost object.
- ◆ *Contact a community resource such as your doctor, mental health agency or minister if you sense you need outside help for a child.*
- ◆ *Keep your sense of humor and enjoy a good laugh together frequently.*
- ◆ *Take care of your own emotions and stress.* Children will reflect your anxiety or your calm.

Additional resources:

Your county family living agent;
 Farmers Assistance Hotline (for Wisconsin farm families), (800) 942-2474; health and human service workers; clergy; school personnel; financial and legal assistance agencies; UW-Extension video "Managing During Tough Times," (VB0052)

Related publications:

UW-Extension publications—

"Managing Between Jobs — Controlling Stress," (B3459-11);

"Managing Farm Stress," (B2744-1).

Hiring a Contractor After a Disaster

LOCATING QUALIFIED PEOPLE AND AVOIDING FRAUD

If your home has been damaged by a natural disaster, you are probably eager to have repairs made. But it is well worth your time to find a reliable contractor for the job. Most people start by asking friends, neighbors and colleagues for recommendations. Hardware stores, lumberyards, insurance agents and lending institutions may be able to recommend contractors as well. If your community is receiving disaster assistance, check with agency personnel for lists of contractors.

Always get a written contract for repairs, but don't be pressured to hurriedly sign it. Ask for references and check them out. If sub-contractors will be used, do the same.

GENERAL CONTRACTOR OR SPECIALIST?

If you need a variety of repairs, you may want to hire a general, building or remodeling contractor to coordinate the project. You sign one contract and the contractor arranges all the work, subcontracting with various specialists — like plumbers, masons or electricians.

Specialists often are available to work on a single type of repair such as: concrete, masonry, carpentry, drywall, insulation, painting, floor coverings, electrical work, plumbing, heating, roofing, siding, waterproofing, and fire and flood restoration.

DO YOUR HOMEWORK

When it comes to home repair, it's important to understand the options you have, as well as some of the terms contractors use. Some good sources of information include your county Extension office, disaster assistance center, lumberyard or local librarian. Also think about any home improvements that might be combined with repairs, such as modifications to increase energy efficiency or sump pump installation to prevent future basement flooding.

INTERVIEWING CONTRACTORS

Be prepared to have contractors approach you after a disaster. Make sure they are legitimate business persons. Are they registered with county authorities? Do they have a business card, brochure, letterhead and telephone number? Ask if they belong to any trade associations. For plumbers and electricians, ask to see their state license.

Write down a list of questions you want to ask each prospective contractor and interview at least three. Some possible questions include:

- ◆ *Does the contractor have a good reputation?* Ask for references from previous jobs and if you can see examples of past work. Ask where he or she plans to purchase materials and contact the supplier to see if bills are paid on time. Call the local building inspector, Better Business Bureau, Home Builders Association, Building Trade Council or chamber of commerce to see if any complaints have been filed against the contractor.
- ◆ *Does the contractor have appropriate insurance?* Contractors should have liability insurance and workers' compensation insurance. If not, you may be liable for accidents on your property. Ask the contractor for proof of current insurance coverage.

CONTRACT PROBLEMS?

If problems arise with a contract:

1) Try to resolve them directly with the contractor. Do this in writing so you both have a copy;

2) If you cannot resolve the problems, contact the Consumer Protection Office for Wisconsin at (800) 422-7128 or the Better Business Bureau at (800) 273-1002;

3) Contact the contractor's trade association. They may act as an intermediary or arrange arbitration.

Additional resources:

Your county family living agent

Related publications:

UW-Extension publication "Hiring a Contractor After a Natural Disaster," December 1993.

"Home Improvement and Repairs," Office of Consumer Protection, Wisconsin Department of Justice, June 1982.

- ◆ *Will the contractor provide a written estimate?* You should insist on a written estimate. The estimate usually will be in the form of a contract you can sign to hire the contractor. When comparing estimates, be sure that all bids are based on the same work. And if you plan to do some of the restoration work yourself, be sure to check with the contractor to see how this will affect warranties and the schedule.

Remember, the lowest bid is not always the best one. There may be a misunderstanding of the nature of the work being quoted, a mistake in the quote, poor quality workmanship being offered or use of low-grade materials.

QUESTIONS TO ASK REFERENCES

Call at least two contractor references. Here are a few questions to ask:

- ◆ Why did you decide to use this contractor?
- ◆ What work was done for you? Was it completed on time?
- ◆ Are you happy with the finished product?
- ◆ Did the workers keep the project area neat and clean?
- ◆ Was the work completed at the price stated in the contract?
- ◆ Would you hire this contractor again?

CONSTRUCTION CONTRACTS

Get a written contract. Oral contracts can't always be enforced.

- ◆ Include the building plans and/or specifications in the contract.
- ◆ Specify the start and finish dates to protect your interests, but realize that bad weather, unavailable materials or other problems may affect these dates.
- ◆ Include pay schedules for the work and itemized prices for the work. If you want special materials — for example, hardwood trim or top grade lumber — be sure this is specified.
- ◆ If possible, have a lawyer review all contracts and related documents before you sign.
- ◆ Don't make a large first payment, and don't pay for the project in full until work has been completed and inspected.
- ◆ Clearly state any warranties or guarantees on the work.
- ◆ Be sure both you and the contractor sign the agreement, with each of you keeping original copies.

Site Selection When Building

HOW TO AVOID GROUNDWATER FLOODING

Groundwater flooding in homes is a common seasonal nuisance. Floors and walls may get wet, resulting in minor damages. In heavy rainfall years, high groundwater can become a much more serious and widespread concern as more homes are affected and the damage is greater.

The best time to think about groundwater flooding is before land is purchased or a home is built. Any site should be examined carefully to determine the potential for groundwater problems. If you have already selected a site with potential groundwater problems, you can ward off trouble with various construction modifications.

ASSESSING THE LAND

Get input from experts in the area of soils and groundwater when evaluating property for possible construction. Some good resources include county planning and zoning offices, the Soil Conservation Service, contractors with groundwater expertise, well drilling companies and UW-Extension offices.

A number of natural features of the land can be examined to determine whether the site is suitable for building:

- ◆ *Topography.* The land surface on and around the proposed building site can offer evidence of potential for groundwater flooding.
 - a) Flat landscapes often have shallow depths to water tables, particularly in floodplains of rivers, streams or areas with numerous wetland features. When these areas are subject to extended surface water flooding, they also may experience flooding from rising groundwater.
 - b) Hilly terrains do not guarantee freedom from groundwater problems. Depending on the nature of the bedrock underlying the soils and the characteristics of the soils, groundwater can be close to the surface on some slope locations. Seeps may form on slopes or near the base of slopes as the water table contacts the surface.
- ◆ *Vegetation* on or near a prospective building site can offer significant clues about the prevailing conditions of soil moisture and potential for groundwater problems. Some native trees such as black willow, black ash, silver maple, red maple, cottonwood, swamp white oak, white cedar and balsam fir are very tolerant of wet soils. Even if the property is not considered a wetland, the presence of pockets of wetland plants such as dogwood, viburnum or alder shrubs, and herbaceous species such as cattails, reed canary grass or bulrushes near the elevation of the building site may indicate high groundwater.
- ◆ *Soil characteristics* offer an opportunity to confirm suspected groundwater problems. Digging a soil pit to look at the soil profile can reveal evidence of maximum groundwater levels that may be well above the average position of the water table. Since basement excavations are typically in the 5- to 6-foot range, soil pits may not be practical without special equipment or the use of a contractor. Or, you might seek help from a soils expert.

NEW CONSTRUCTION CONSIDERATIONS

Perhaps you have already made a decision to build on a site with potential groundwater problems. Or perhaps potential problems became apparent after excavating began. Groundwater trouble still could be avoided by using several construction modifications.

- ◆ *House construction can be modified or designed to reduce the risk of groundwater flooding on a site.*
 - a) One option is to reduce the depth of the excavation for location of footings. Fill is then added to the landscape to elevate the basement (or slab floor) above the anticipated maximum water table or groundwater level.
 - b) Your contractor may recommend additional drain tile against the footings and basement walls. Drain tile may also be placed under the basement floor; the tile will facilitate drainage down a slope or accommodate a sump pump to relieve water pressure.
 - c) The house design may be altered to minimize the need for full basement construction. This alternative requires less backfill to be hauled in to elevate the house. One design option, for example, is to use a bilevel or split level design, which does not require a fully excavated basement.

- ◆ *The septic system can be located and designed to reduce the chance of premature contact of septic waters with groundwater.* While testing of soils and percolation rates is required to obtain septic system permits, testing does not guarantee that a site will be free of groundwater flooding. The construction of mound systems in areas known or suspected of potential groundwater problems can be an option or requirement.

- ◆ *Well location should take into account the probable direction of groundwater flow.* This reduces the risk of having the well positioned “downstream” from the septic system or neighboring septic systems in the event of contact between septic drain fields and groundwater. Well casings can be positioned to reduce the risk of contaminated groundwater or ponded surface waters entering the well.

Additional resources:

Your county Extension office, the Soil Conservation Service, county planning and zoning offices, contractors, well drilling companies, Wisconsin Geological Survey

Related publications:

UW-Extension publications—

“Country Acres: A Guide to Buying and Managing Rural Property,” (G3309);

“Removing Ground Water From a Basement of an Existing Home,” December 1993;

“Hiring a Contractor After a Natural Disaster,” December 1993.

“Land Buying Checklist,” Home Builders Press, 4th Edition, 1990.

Erosion Control When Building or Rebuilding

CONTROL PRACTICES FOR HOME SITES

If you are building or rebuilding following a disaster, make sure you and your builder are in compliance with local, county and state erosion control ordinances.

Erosion control is important because eroding construction sites are a leading cause of water quality problems in Wisconsin. Unless a builder uses erosion controls, about a dump truck and a half of soil washes into a nearby lake or stream for every acre under construction. The sediment problems eventually lead to higher taxes for waterway dredging and clean-up of streets, sewers and ditches; lowered property values for areas with sediment-damaged lakes or streams; poor fishing from muddy waterways; and nuisance growth of weeds and algae.

Except for new one- and two-family dwellings, local ordinances may be more strict than those from the Wisconsin Department of Industry, Labor and Human Relations (DILHR). They may also require erosion control on construction projects not affected by state or federal regulations.

EROSION CONTROL PLANS

The DILHR Uniform Dwelling Code is enforced for one- and two- family dwellings in most communities. The code requires that an erosion control plan be submitted with the building permit application to the local building inspector.

The erosion control plan must show:

- ◆ Location of the dwelling, other buildings, wells, surface waters and disposal systems on the site with respect to property lines.
- ◆ Direction of all slopes on the site.
- ◆ Location and type of erosion control measures.

CONTROLS REQUIRED

Erosion control is important even for home sites of an acre or less. The materials needed are easy to find and relatively inexpensive — straw bales or silt fence, stakes, stone, plastic tubes and grass seed. Additional controls may be needed for sites that have steep slopes, are adjacent to lakes and streams, receive a lot of runoff from adjacent land, or are larger than an acre.

Only a few controls are needed on most sites:

- ◆ Preserving existing trees and grass where possible to prevent erosion.
- ◆ Silt fence or straw bales to trap sediment on the downslope sides of the lot.
- ◆ Stone drive used by all vehicles to limit tracking of mud onto streets.
- ◆ Clean-up of sediment carried off-site by vehicles or storms.
- ◆ Downspout extenders to prevent erosion from roof runoff.
- ◆ Revegetating the site as soon as possible.

MAINTENANCE AND WASTE DISPOSAL

- ◆ Sediment controls must be maintained until the site is stabilized by mulching and seeding, sodding or landscaping.
- ◆ All building waste must be properly disposed to prevent pollutants and debris from being carried off-site.

ENFORCEMENT

Erosion control inspections will be made during other regular inspections (footing and foundation, rough construction, final, etc.)

- ◆ Violations must be corrected within 72 hours.
- ◆ Stop work orders may be issued for noncompliance.

Additional resources:

Your local building inspector or erosion control office, the Wisconsin Department of Industry, Labor & Human Relations, the Wisconsin Department of Natural Resources, your county Extension office.

Related publications:

UW-Extension publications–

“Erosion Control for Home Builders,”
(GWQ001);

“Standard Erosion Control Plan for 1 &
2 Family Dwelling Construction Sites,”
(GWQ001A).

Disaster Response

PRIORITIES AND RESOURCES FOR COMMUNITIES

Communities can either come together or unravel after a disaster. The difference is often the degree of focus, coordination and communication among residents and leaders.

It helps if communities identify priorities for emergency response before a disaster occurs. Local government should be familiar with emergency resources within the community and what is available on local, state and national levels.

CONCERNS FOLLOWING IMPACT

Usually the most critical concerns following disaster impact include:

- ◆ Rescue of injured or endangered residents, removal of victims, evacuation
- ◆ Downed electric wires, power outages
- ◆ Leaking gas mains, ruptured chemical containers
- ◆ Containing and extinguishing fires
- ◆ Prevention of looting

RESPONSE RESOURCES

Beyond local government and emergency services such as police and fire departments, communities can look for assistance from the following resources:

- ◆ *Local emergency government.* Every county in Wisconsin is required by state statute to have an emergency government office and director in place. While larger cities may have local directors, smaller communities often have a critical need for the leadership and direction county emergency government can offer.
- ◆ *The American Red Cross.* Providing food and shelter to disaster survivors is a major thrust of Red Cross assistance, but assistance can also extend to back-up medical services, especially in smaller communities.
- ◆ *The state highway department* may be called in for rerouting of traffic and related concerns.
- ◆ *The National Guard* may be called in to prevent looting, help with sandbagging in a flood or any number of other measures involving manpower.
- ◆ *Declarations from the president.* Once a preliminary damage assessment has been completed by emergency response personnel, the state governor can request a major disaster or emergency declaration from the President of the United States:
 - a) Declaration of an Emergency - The president can issue this declaration to supplement state and local effort to save lives and protect property. Total assistance provided may not exceed \$5 million.

- b) Declaration of a Major Disaster - After a natural catastrophe, assistance is offered to both public and private sectors through the Federal Emergency Management Agency (FEMA). Nearly 100 different programs and services help provide disaster relief.

OTHER RESPONSE CONCERNS

Once rescue concerns and other immediate dangers are taken care of, another level of activity needs to take place. Sometimes these concerns must be addressed upon impact.

- ◆ *Is the water safe to drink?* Testing for safe water should begin and continue throughout disaster recovery because of the chance of contamination from many different sources.
- ◆ *Sewers.* Chemical spillage needs immediate attention to prevent problems at the sewage treatment plant. In some cases the plant may be overloaded because of floodwaters.
- ◆ *Structural safety.* Are buildings and homes safe to enter? Professional building inspection is critical.
- ◆ *Hazardous materials.* All hazardous materials stored at commercial and other properties should be accounted for, from industrial chemicals to those used at drycleaners and gas stations. Spills can be a problem, and pressurized tanks could burst. Fire departments are required to keep an inventory of hazardous material locations.
- ◆ *Damaged trees, debris.* Debris is a major cause of injury during clean-up. Machinery should be brought in to help clear and dispose of wreckage. Some communities have brought in metal removers after a tornado to adequately clear farm fields for safe tractor use.

Additional resources:

Your local emergency government office, your local Extension agents, the American Red Cross, the Federal Emergency Management Agency

Getting Local Government Back on Track

MEETING OPERATIONAL CHALLENGES AFTER A DISASTER

GENERAL GUIDELINES

When disaster strikes a community, government leaders are under intense pressure to stay on top of recovery issues. Residents, business, government units and the media want answers and direction, even if emergency government has taken the reigns on emergency response efforts. If local leaders are among those affected by the disaster, getting government back on track can be especially difficult. But use of all available expertise and resources can ease the situation.

- ◆ *Recognize there is often a delicate balance between emergency government and local government.* While emergency government has statutory authority for response efforts after a disaster, disagreements and resentments can occur unless there is cooperation, trust and ongoing communication between local and emergency officials. This is also true during the recovery phase, when the community has ultimate authority, but other agencies are still involved.
- ◆ *Discuss your community's recovery needs with state and U.S. representatives.* They can be a great asset in obtaining disaster assistance on the state and national levels. Recognize that you may be competing with other communities across the nation for assistance.
- ◆ *Take advantage of all available expertise and resources.* Your community will need help on a continuing basis for a long time after a disaster. Cooperative Extension specialists in the area of community resources can often help local leaders see the “big picture,” find their way through the government maze, and utilize every available resource. These resources may include:
 - a) local emergency government
 - b) Cooperative Extension agents, including county agents and specialists from throughout the state
 - c) state agencies, such as the Department of Natural Resources, the Department of Development and Department of Transportation
 - d) the National Guard
 - e) the Federal Emergency Management Agency
 - f) the American Red Cross, the Salvation Army, churches and volunteer groups
 - g) regional planning commissions
 - h) temporary employees. Limited-term employees can be of great help to communities in the months following a disaster. Funding is often available through state or federal disaster relief agencies.
- ◆ *Balance the pressure to speed recovery with the need for planning and new growth within a community.* Getting local government back on track may mean new efforts to:
 - a) Provide business counseling to local merchants that have sustained damage. The rebuilding period is an excellent time to re-evaluate business and make necessary improvements or changes in focus. Economic recovery can go hand in hand with disaster recovery.

- b) Consider land-use and zoning changes that are long overdue.
 - c) Address aesthetic issues as business and residents begin rebuilding. These may cover architectural styles, colors, textures, size and height restrictions, and signage.
- ◆ *Don't ignore your own needs.* It's critical to keep a balance between your public duty and your personal life — especially if your home and family have been affected by disaster. It's not uncommon for leaders to spend all their time coordinating disaster efforts only to resign shortly afterward because they neglected their own concerns.

WORKING WITH THE PUBLIC

Community meetings can be an excellent way to get everyone moving in the same direction. However, it's better to hold meetings after the emergency response phase has passed and the community is out of danger. That way people can more calmly focus on recovery, clean-up efforts and their future. During the emergency phase, people need basic information about shelter, medical assistance, food and disaster relief. Radio and television announcements and relief workers can usually do the job most efficiently.

Drop-in centers for information on disaster relief are another good idea. Communities can use a municipal building, school, library or other public building to dispense information on everything from temporary housing and disaster loans to water-damaged basements. Relief agency representatives can be available to residents daily or weekly. Local officials should also be available on a regular basis to meet with residents.

Additional resources:

Your local emergency government office, your county community resource and development agent, the American Red Cross, the Federal Emergency Management Agency

Planning and Zoning After a Disaster

IMPORTANT CONSIDERATIONS FOR THE LONG-TERM

Following a disaster, residents and business owners will be anxious to rebuild and in some cases relocate. This is a critical time for local government to assess issues of land use in terms of safety and long-term development concerns. Smaller communities may not have land-use plans or zoning ordinances. Training and assistance is often needed to begin using these tools after a disaster.

Larger communities usually have land-use plans and zoning ordinances, but they may need to be updated to reflect changing circumstances. And communities of all sizes may need assistance in handling the sudden surge in zoning permits and land-use proposals.

Additional resources:

Your local emergency government office, your county community resource and development agent, the American Red Cross, the Federal Emergency Management Agency

IMMEDIATE CONCERNS

- ◆ While local government needs to act quickly on issues of planning and zoning after a disaster, the long-term impact of each decision must be taken into account. This is an important principle to remember and discuss at public meetings when emotions are running high.
- ◆ Land-use plans and zoning ordinances are especially useful if there has been a great deal of destruction. They can provide the community with a blueprint for the future.
- ◆ Regional planning commissions or county zoning departments often can help train local officials in setting up land-use and zoning review boards.
- ◆ If a land-use plan exists, check to see that it is up to date. Check building codes, subdivision ordinances and ordinances on land-use and building. Communities with an office of planning or zoning may need to hire temporary staffing to help with an increased number of requests.

CONCERNS DURING THE REVIEW PROCESS

- ◆ Look for existing land-use conflicts. Examples might include machine shops within neighborhoods, bars next to churches or schools, and dangerous chemical suppliers or high-truck traffic in a downtown.
- ◆ Be wary of proposals that cause new land-use conflicts.
- ◆ Recognize there is a tendency to restore things immediately to the “way they were” without an eye to what makes sound, attractive community development.
- ◆ Special considerations need to be taken for properties located in flood zones. Communities may need to rezone areas, buy properties or use condemnation procedures. Sometimes rezoning a property to a “non-conforming use” can be helpful. This usually prohibits additions to property or repairs that are more than half the assessment value of homes.

Aesthetics and Design Ordinances

HELPING GUIDE THE LOOK OF THINGS TO COME

GETTING SET UP

A community will never look quite the same after a major disaster. Beautiful old trees may be lost forever. Some neighborhoods get facelifts, others may drift apart. Storefronts and cityscapes change. People are anxious to restore things to order, even if it's not possible to turn back the clock. The trouble is, hasty recovery efforts can leave a community with a hodgepodge appearance that no one ever intended. Worse yet, communities that weren't well-planned in the first place are sometimes all too successful in recreating the old look.

Design ordinances with a concern for appearance can make the difference. With them, you can help ensure that new and renovated structures are compatible with existing architecture. The purpose is not to lay down a long list of restrictions, but to help avoid potential eyesores or structures not in keeping with the character of an area. Typical concerns covered by ordinances include architectural style, texture and color, size and height, and signage.

Try to set up a design review committee, if you don't already have one, early on in the recovery phase. From there you can discuss aesthetics concerns and how they can be reflected in design ordinances.

Committee training is important. You need smooth operations and review procedures to inspire confidence from fellow citizens. Help and expertise can come from your Extension community development agents, county planning agencies, private consultants and your regional plan commission. Committee members may be appointed from local representatives of government, but it's often a good idea to appoint citizen members as well.

- ◆ Begin with the notion that what's being built today in your community will last 70, 80 or 100 years. With that in mind, aesthetics become a weighty issue. This is a good time to discuss an existing or potential community theme.
- ◆ Try to build up and/or reflect community pride in your discussions and actions. Is the community known for its historical architecture, natural beauty, waterways, ethnic heritage, recreation, manufacturing history, or small town feel? What's important to the look or the character of place?
- ◆ Guard against a sterile look. It's easy to forget that the charm of older homes and buildings is often their multiple textures — the brick, wood, glass and surrounding trees and vegetation. Metal pole-frame buildings, new siding and strip malls may go up fast, but they won't generate the same warmth or interest.
- ◆ If historic preservation is a concern, get assistance from groups like the Wisconsin Trust for Historic Preservation and the State Historical Society. Remember that historic preservation extends to rural structures, including historically significant barns and outbuildings.

MAKING A CASE FOR AESTHETICS

Educating the public about aesthetic concerns is a major part of the committee's work. When people hear the words “design ordinances,” they may have fears about radical changes in the wind.

- ◆ Expect resistance through the review process. Meet it by listening to fears and concerns, and negotiating win-win solutions whenever possible.

- ◆ Try to use drawings, models and slides of what the community (or area of reconstruction) can look like. Consultants regularly provide these, but sometimes government planning agencies can assist as well.
- ◆ Realize that people take for granted that aesthetics will be the same when the community has recovered.
- ◆ Discourage incompatible mixes of architecture or building uses. At the same time, help businesses think about aesthetics and their image in the community. If businesses need to remodel or relocate, help them in their efforts; make them part of the big picture.
- ◆ Realize that you can't be too strict or people will have trouble with ordinances. Rejecting gaudy paint colors is one thing; specifying a palette of permissible colors may be a bit extreme for many communities.
- ◆ Be aware of typical aesthetic problems following a disaster:
 - a) Temporary structures such as pole-frame barns or trailers can become permanent structures if communities aren't vigilant.
 - b) Some people, including those on design review committees, rally around themes that may not be appropriate for a community. Choosing an ethnic or other unifying theme is a major decision that needs support from the community to be a success. What has worked in one community may not work for another.
- ◆ If the disaster was a major historical event for your community, consider ways of commemorating the disaster and those touched by it. You might incorporate a public display, memorial or cornerstone into a public building, park or other space. Such symbolic structures can be very powerful to a community's identity and emotional recovery.

Additional resources:

Your local emergency government office, your county community resource and development agent, the American Red Cross, the Federal Emergency Management Agency

Related publications:

UW-Extension publication "Community Growth Policy — Economic Impacts of Growth and Local Policy Choices," (NCR079).

Economic Development When Rebuilding

FOSTERING GROWTH AFTER A DISASTER

Communities should take a good look at economic development goals after a disaster. For various reasons, the time is ripe for planning. Building and relocation activity may be occurring at an unprecedented rate during recovery efforts. Business and private individuals may have available cash from property and insurance checks. Industry and businesses that were only marginally profitable before the disaster face major decisions about staying in business, relocating or changing direction.

To guide positive economic growth, communities should have economic development plans in place. Now is the time to review plans and update them as necessary. Small communities without such plans can get assistance from county development corporations or regional planning commissions. In addition to planning for private growth, communities need to be farsighted about public property replacement and improvements.

WHERE DO WE WANT TO BE?

Economic development is a process guided by both planning and unforeseen events, such as business closures, new industry or disasters. Communities need to assess current economic development conditions when disaster strikes. But they also need to ask, “Where do we want to be five, 10 and 25 years from now?” And “How do our decisions and assistance today affect the outcome?” Here are two guidelines to keep in mind:

- ◆ *Reassess economic conditions and existing development plans.* Discuss the history and direction of your community as you review public policy related to economic development. Re-evaluate economic development plans currently on the books — they may not reflect current goals or changed circumstances because of destruction.
- ◆ *If your community has no economic development plan in place, get assistance.* Don't work in a vacuum. Contact your local Extension office, your county development corporation or regional planning commission. All can offer expertise on retaining, expanding and attracting business and industry to your community.

REBUILDING GUIDELINES

- ◆ *Make sure you are not rebuilding mistakes.* Examine areas affected by disaster and consider how they fit into current economic development goals. Some industries may need to relocate to new or existing industrial parks. Likewise, some businesses may be better suited to business parks or other areas. Consider existing and potential traffic patterns. In some cases, roads may need to be rebuilt to suit changing needs.
- ◆ *Help local business and industry take advantage of disaster relief sources.* These may include private insurance, low-interest loan programs, grants and business counseling.
 - a) Small business that was struggling to stay afloat before the disaster often can benefit from Small Business Development Center assistance. Business plans can be reviewed for viability and new plans established. Because businesses may have insurance checks in hand, this is an excellent time to consider improvements in retail space, location, production facilities and marketing.

- b) Some businesses and industries will need to start up immediately after a disaster. The support of local government may be needed to streamline recovery efforts, including approval processes, and provision of utilities, transportation and communication.
- ◆ *Encourage timely rebuilding where feasible.* Remember that your community may lose tax revenue from structures that are not rebuilt within the year.
- ◆ *Keep disaster preparedness and mitigation in mind as rebuilding begins.* Some structures may need to be flood-proofed, raised or relocated. Tornado shelters and expanded warning systems are typical improvements after tornadoes. Fire prevention should be a concern as any structures are rebuilt.

Additional resources:

Your local emergency government office, your county community resource and development agent, the American Red Cross, the Federal Emergency Management Agency

Related publications:

UW-Extension publications—

“Community Economic Development Strategies,” (G3366);

“Community Growth Policy — Economic Impacts of Growth and Local Policy Choices,” (NCR079).

Caring for Flooded Lawns

DAMAGE ASSESSMENT AND RESTORATION

Lawns usually survive being underwater for up to four days. But you may have to replace the lawn if floodwaters caused erosion or brought chemicals, contaminants or more than an inch of mud or silt.

Your major concern this growing season should be stabilizing the soil to prevent further sediment movement. Planting a temporary lawn is usually the best way to do this. Next year you can establish permanent grasses. While floodwater may cause new weed problems, keep in mind that some weed cover is better than no cover. Weeds help dry out soil.

WHEN THE LAWN IS UNDERWATER

Damage to your lawn will depend on many factors including duration of submergence, water depth, temperature, grass species, light intensity and condition of the grass prior to flooding. A few general rules:

- ◆ Grasses survive much longer at water temperatures below 60 degrees F. than at higher temperatures. But most grasses survive submergence at normal summer temperatures.
- ◆ Tolerance to submergence varies among grasses in the Midwest. Bentgrass has excellent tolerance, while Kentucky bluegrass, tall fescue and rough bluegrass have intermediate tolerance. Fineleaf fescue and perennial ryegrass generally have poor tolerance.
- ◆ As soon as possible after the water recedes, aerate the soil to a depth of at least three inches and lightly fertilize flooded areas. You can rent a mechanical aerator from your lawn and garden store or use a pitchfork. Areas submerged longer than four to six days may not survive and will require complete re-establishment (see steps in section on heavy silt deposits below).

DEALING WITH AN INCH OF SILT

Lawns submerged for less than four days and covered with an inch of silt or less have a good chance of recovery. To assist recovery:

- ◆ Wash as much silt as possible from the lawn using a garden hose.
- ◆ Use a steel tooth garden rake, a mechanical aerator or spiking equipment to break up the silt crust. Keep it broken throughout the growing season or until grass has become well established.
- ◆ Collect a representative soil sample and have it tested by your county Extension office for nitrogen, lime, phosphorous and potassium requirements. Agents can make recommendations on fertilizer and nutrients.
- ◆ If lawn recovery is spotty or generally thin, mechanically aerate the lawn four to six times in late summer or early spring. Then overseed with a desirable permanent seed mixture.

HANDLING EROSION

If your lawn's topsoil has been greatly eroded, replace it to a depth of 4 to 6 inches late in the growing season. If topsoil is unavailable or too expensive, you can improve existing soil by adding organic matter such as peat, rotted sawdust, manure or other materials. Apply these materials at a rate of 3 cubic yards per 1,000 square feet of lawn area and work them into the top 4 inches of subsoil. A temporary lawn, established immediately and later worked into the subsoil, can also be a source of organic matter.

Additional resources:

Your county agricultural agent, your local emergency government office, the American Red Cross, the Federal Emergency Management Agency

Related publications:

UW-Extension publications—

"Lawn Maintenance and Problems," (A3435);

"Lawn Establishment," (A3434);

"Sampling Lawn and Garden Soils for Soil Testing," (A2166).

DEALING WITH HEAVY SILT DEPOSITS

Lawns covered with more than an inch of silt may be heavily damaged, with only a slight chance of recovery. The degree of recovery will vary with grass species and depth of silt.

Re-establish the lawn as follows:

- ◆ If silt accumulation exceeds 3 inches, consider having silt removed professionally. However, it may be more practical to rototill the area, using the silt layer as a new topsoil and having it tested for nutrients.
- ◆ If silt is less than 3 inches, or has been removed to this depth, till the area, making sure the silt is mixed thoroughly and uniformly through the top 4 inches of the original soil.
- ◆ Take a soil sample of the new soil mixture after silt has been mixed in. Have the mixture tested to determine lime, phosphate and potash requirements.
- ◆ Retill after applying lime and fertilizer according to soil test recommendations.
- ◆ Reseed the area as you would to establish a new lawn. Seedings, especially of cool season grasses, should be made in early spring or late summer.

ESTABLISHING TEMPORARY LAWNS

- ◆ Where lawns must be completely re-established and immediate cover is needed, scratch the soil surface with a hand rake or similar tillage tool.
- ◆ Seed annual ryegrass at a rate of 4 to 6 pounds per 1,000 square feet.
- ◆ Till the ryegrass under at the appropriate time for re-establishment. Seed permanent grasses.

OIL AND CHEMICAL SPILLS

Soils may have been saturated with oil, herbicides or other toxic material. Petroleum will eventually decompose, but nothing can be done in the meantime to cancel its harmful effects. On large areas, bury oil deposits by deep plowing. On small areas, remove petroleum-soaked soil to a depth of 6 inches, and replace with new topsoil. Have a soil test taken; lime can often be added as a neutralizer. Reseed at the appropriate time.

Solid Waste and Contamination Concerns

GUIDELINES FOR COMMUNITIES AFTER A DISASTER

HAZARDOUS DEBRIS

Solid waste management is critical to communities after a disaster. While the tendency is to clear major areas of debris first, identification and control of hazardous materials should take priority. Without these efforts, human life and the environment may be threatened. Potential hazards include contamination of public and private water supplies, fire, explosions, toxic releases into the atmosphere, chemical contamination of properties and waterways, and direct exposure to unsuspecting residents or emergency response teams.

- ◆ *Notify local emergency government officials.* Depending upon the hazard potential of released materials, teams of trained hazardous materials specialists may be called on site immediately. Control and containment of hazardous materials will be the first priority. Appropriate state and federal authorities should be notified as well.
- ◆ *Identify areas of hazardous materials and potential contamination.* Facility site plans are good sources of public information for any public, agricultural or commercial facilities that house significant quantities of hazardous substances. Required by the Emergency Planning and Community Right-to-Know Act of 1986, these plans are filed on-site and with the local fire department, Local Emergency Planning Committee (LEPC) and State Emergency Response Board (SERB). Plans identify community hazards ranging from underground fuel tanks and pesticide storage areas to toxic cleaning solvents, manufacturing wastes and explosives.
- ◆ *Evacuate any areas where hazardous materials may cause harm.* If necessary, rope off areas to keep people out and place warning signs signifying the danger.
- ◆ *Contact appropriate state agencies, such as the Department of Natural Resources and Wisconsin Department of Agriculture, Trade and Consumer Protection.* They offer technical guidance on clean-up regulations and options for managing hazardous materials. Options may include landfilling, incineration or chemical treatment.
- ◆ *Segregate hazardous from nonhazardous substances in all levels of clean-up.* Stress the importance of segregating materials to residents involved in home clean-up activities, as well as recovering businesses, manufacturers and farmers. Consult state officials to determine local hazardous material collection options.

NONHAZARDOUS DEBRIS

County landfills and other licensed solid waste disposal facilities are the logical sites for nonhazardous solid waste after a disaster. However, in some cases, special one-time disposal sites may be available for communities or individuals. This was the case for the community of Barneveld, Wisconsin, following the 1984 tornado that caused major destruction. A one-time disposal facility was established in a local quarry.

One-time disposal facilities must be approved by the State of Wisconsin, in accordance with Wisconsin Administrative Code regulation NR 502.12. State inspection, reporting and operational requirements must be met, including a design capacity not to exceed 10,000 cubic yards. Restrictions include a maximum site life of six months, well monitoring, and provisions for closure and ongoing inspection.

Procedures for nonhazardous debris collection after a disaster differ for residential, commercial and rural areas. Consult with regulatory officials regarding collection requirements and disposal options. Be sure you obtain necessary regulatory approvals before taking action.

Additional resources

Your county emergency government office, the Department of Natural Resources, the Wisconsin Division of Emergency Government, your county Extension office

Water Contamination in Private Wells

REPAIR, CLEAN-UP AND DISINFECTION

Wells that have been overtopped by floodwater pose a number of immediate dangers, from electrical shock to serious water-borne illnesses. Therefore, do not turn on your pump after flooding has occurred and do not drink or wash with well water. Your well and pump need to be inspected after a flood. Your well also needs to be properly disinfected and its water tested for safety.

WELL AND PUMP INSPECTION

Swiftly moving floodwater can carry large debris that could loosen well hardware, dislodge well construction materials or distort casing. Coarse sediment in the floodwaters could erode pump components. In some cases, floods may cause some wells to collapse. For all these reasons, you should have professionals inspect your system.

- ◆ *Electrical system.* Do not turn on the equipment until the wiring system has been checked by a qualified electrician, well contractor or pump contractor. If the pump's control box was submerged during the flood, all electrical components must be cleaned and dry before electrical service can be restored. Get assistance in turning the pump on from the well or pump contractor.
- ◆ *Pump operation.* All pumps and their electrical components may be damaged by sediment and floodwater. The pump, including the valves and gears, needs to be cleaned of silt and sand. If pumps are not properly cleaned and lubricated they can burn out. Get assistance from a well or pump contractor who can clean, repair and maintain different types of pumps.
- ◆ *General cleaning of drilled, driven or bored wells.* To avoid damage to the well, have the contractor remove mud, silt and other debris from around the well top. If excessive mud, silt or sediment has entered the well, the pump may need to be removed before cleaning can take place.
- ◆ *Dug wells.* Do not attempt to disinfect or use a dug well that has been flooded.

PUMPING THE WELL

After the contractor services and cleans the well, pump it until the water runs clear to rid the well of floodwater. Depending on the size and depth of the well and extent of contamination, pumping times will vary. If the water does not run clear, get advice from the county or state health department or Extension service.

EMERGENCY DISINFECTION

After flooding, a well must be disinfected to kill bacteria and other potential disease-causing organisms. Wells that are less than 50 feet deep may be contaminated even if there is no apparent flood damage. The following steps apply to drilled, driven or bored wells only. Disinfection should not be attempted for dug wells.

- ◆ *Follow the instructions above for pumping the well.*
- ◆ *Prepare a chlorine solution.* Approximately 8 quarts of 5.25-percent (or 5 quarts of 10 percent) chlorine bleach such as Hilex, Clorox, etc., should be mixed with 100 gallons of water. It is best to prepare more solution than the amount of water standing in the well; if this amount is unknown, the 100-gallon measure is a safe estimate. Most garbage cans hold 30 gallons or more; therefore, filling three (clean) cans with the solution is sufficient.
- ◆ *Pour or pump the solution in the well in one continuous flow.* Attach a hose to a faucet and, making certain the hose itself is clean, place the other end of the hose into the well. Open the faucet and recirculate the chlorinated water for one hour, washing down the inside of the casing and pump piping. Faucets in your house should be opened until you detect a chlorine smell, then close them.
- ◆ *Allow the chlorine solution to remain in the well and piping for at least 24 hours, preferably longer.* The system should then be purged free of chlorine. Since it can disrupt a septic system, the chlorinated water should be run outdoors, perhaps into a ditch. It may kill grass and shrubs, and should not be run into a lake or stream.

SAMPLING AND TESTING

Once all flooded wells have been disinfected, wait one week to have the water sampled and tested by a state-certified laboratory or health department. Do not drink the water until two consecutive tests come back safe.

- ◆ If the laboratory issues sterile bottles for sampling, carefully follow all instructions for their use.
- ◆ If the test comes back unsafe, re-disinfect.
- ◆ If the test comes back safe, retest in two weeks.

Unfortunately, your well may not be a safe source of water for months after extensive flooding or high groundwater. Wastewater from malfunctioning septic tanks or chemical seepage can contaminate the groundwater even after water was tested and found to be safe. You need to take long-range precautions, including repeated testing, to protect the safety of drinking water. Keep in mind that even under normal conditions, all private wells should be tested annually.

Additional resources:

Your county Extension office, the Wisconsin Department of Natural Resources, the Wisconsin Department of Health and Social Services

Related publications:

UW-Extension publications—

"Drinking Water Contamination: Understanding the Risks," (G3339);

"Maintaining Your Home Well Water System," (G3399);

"Home Water Safety," (G3558, 1-5).
DNR publication, "Bacteriological Contamination of Drinking Water."