



April 1, 2022

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Dick Myers, Deputy Director/ Planner/
Program Manager
Vacant — Administrative Assistant/
Public Information Officer/Volunteer
Coordinator

From the Director's Chair

Hello and welcome to the April 2022 edition of the Jefferson County Office of Homeland Security and Emergency Management's (JCOHSEM) newsletter. We are providing the full newsletter since we are at the beginning of a new month.

This newsletter includes information on #SafePlaceSelfie Day, National Financial Capability Month and National Flood Insurance Program.

This edition is full of details which we hope you find informative.

We also wish you a Happy Easter!

#SafePlaceSelfie

Wednesday, April 6, 2022 is #SafePlaceSelfie day!

If there was one extreme weather preparedness action you want your loved ones to take, what would it be? For many, that one action is to know ahead of time where their safe place is located. On April 6, 2022, please join the National Weather Service and its Weather-Ready Nation Ambassadors to take a "selfie" and post with the hashtag #SafePlaceSelfie.



Financial Preparedness

Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergency. In these stressful times, having access to personal financial, insurance, medical and other records is crucial for starting the recovery process quickly and efficiently.

1. Gather financial and critical personal, household and medical information.
2. Consider saving money in an emergency savings account that could be used in any crisis. Keep a small amount of cash at home in a safe place. It is important to have small bills on hand because ATMs and credit cards may not work during a disaster when you need to purchase necessary supplies, fuel or food.
3. Obtain property (homeowners or renters), health and life insurance if you do not have them. Not all insurance policies are the same. Review your policy to make sure the amount and types of coverage you have meets the requirements for [all possible hazards](#). Homeowners insurance does not typically cover flooding, so you may need to purchase flood insurance from the [National Flood Insurance Program](#).
4. For more helpful financial preparedness tips, download the [Emergency Financial First Aid Kit](#) (EFFAK) to get started planning today.

Be Safe

- Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.
- Do not click on links in texts or emails from people you don't know. Scammers can create fake links to websites.
 - Remember that the government will not call or text you about owing money or receiving economic impact payments.
 - Be aware that scammers may try to contact you via social media. The government will not contact you through social media about owing money or receiving payments.
- Keep in mind that scammers may try to take advantages of financial fears by calling with work-from-opportunities, debt consolidation offers, and student loan repayment plans.
- Contact the Federal Trade Commission (FTC) at [ftc.gov/complaint](https://www.ftc.gov/complaint) if you receive messages from anyone claiming to be a government agent.

Emergency Financial First Aid Kit

The [Emergency Financial First Aid Kit](#) (EFFAK), a joint publication from [Operation Hope](#) and FEMA, can help you prepare financially and provides tips to reduce the financial impact of disasters on you and your family.

For more information on the EFFAK visit the [EFFAK Community Page](#).

For Organizations

Encourage people throughout your organization or workplace to prepare financially. Here are some ideas to promote financial preparedness in your organization:

- Hold a brown bag meeting.
- Make a presentation at an existing staff meeting using [Safeguard Critical Documents and Valuables](#) to support your discussion.
- Include financial preparedness information in the staff monthly newsletter.

At Home

Store important documents either in a safety deposit box, an external drive or on the cloud to make it easy to access during a disaster.

Take time now to [safeguard these critical documents](#). Be cautious about sharing personal financial information, such as your bank account number, social security number, or credit card number.

Household Identification

- Photo ID (to prove identity of household members)
- Birth certificate (to maintain or re-establish contact with family members)
- Social Security card (to apply for FEMA disaster assistance)
- Military service
- Pet ID tags

Financial and Legal Documentation

- Housing payments (to identify financial records and obligations)
 - Some individuals and households may experience financial difficulty because of the pandemic. If you do not think you can pay your loan payments on time, immediately contact your bank and discuss your options before skipping any payments or taking any other actions contrary to the terms of your loans.
- Insurance policies (to re-establish financial accounts)
- Sources of income (to maintain payments and credit)
- Tax statements (to provide contact information for financial and legal providers and to apply for FEMA disaster assistance).

Medical Information

- Physician information (in case medical care is needed)
- Copies of health insurance information (to make sure existing care continues uninterrupted)
- Immunization records
- Medications

Insurance Information

Having insurance for your home or business property is the best way to make sure you will have the necessary financial resources to help you repair, rebuild or replace whatever is damaged. [Document and insure your property now](#).

Household Contact Information

- Banking institutions
- Insurance agents
- Health professionals
- Service providers
- Place of worship

Get Your Benefits Electronically

A disaster can disrupt mail service for days or weeks. If you depend on Social Security or other regular benefits, switching to electronic payments is a simple, significant way to protect yourself financially before disaster strikes. It also eliminates the risk of stolen checks. The U.S. Department of the Treasury recommends two safer ways to get federal benefits:

- Direct deposit to a checking or savings account. If you get federal benefits you can sign up by calling 800-333-1795 or [sign up online](#).
- The **Direct Express®** prepaid debit card is designed as a safe and easy alternative to paper.

Apply for government-funded unemployment, healthcare, and food and nutrition benefits to supplement your income or savings.

Consider using online and mobile banking services, if you are able. These services enable you to practice social distancing and conduct banking transactions at the same time.

Associated Content

[Consumer Financial Protection Bureau Worksheet](#) (PDF)

[Financial Emergency Info Sheet](#) (PDF)

[Financial Preparedness Toolkit](#)

[Be Prepared for a Financial Emergency](#) (PDF)

[Emergency Financial First Aid Kit \(EFFAK\)](#) (PDF)

[Emergency Financial First Aid Kit \(EFFAK\) checklists and forms](#) (PDF)

[Emergency Financial First Aid Kit \(EFFAK\) Large Print](#) (PDF)

[Emergency Financial First Aid Kit \(EFFAK\) in Various Languages](#) (PDF)

[Prepare your Finances for a Natural Disaster](#) (Video)

[Safeguard Critical Documents and Valuables](#) (PDF)

[Operation Hope](#)

[Download the FEMA mobile app](#)

[National Flood Insurance Program](#)

[DisasterAssistance.gov](#)

[Financial Literacy Education Commission](#)

[MyMoney.gov](#)

[ConsumerFinance.gov](#)

[Get Tech Ready](#)



FEMA

FEMA P-2142/August 2019

BE PREPARED FOR A FINANCIAL EMERGENCY

You've worked hard to care for your home and save for the future, but disasters can lead to financial emergencies. A financial emergency is any expense or loss of income you do not plan for, like a missed paycheck, a damaged roof, a flat tire, or medical bill.

Financial emergencies may include car damage, unemployment, medical treatment, property damage, or family emergencies.



6 out of 10 households in America experience at least one financial emergency in a year.



About 1/3 of American families do not have any savings.



Almost half of Americans would struggle to come up with \$400 to help cover an emergency.

TAKE ACTION TO PROTECT YOURSELF IN THE EVENT OF A FINANCIAL EMERGENCY

Start an emergency savings account to prepare for unexpected financial emergencies or disasters.



Review insurance policies regularly. Ensure you have the right types and amounts of coverage.

Protect important records and document your possessions.



Create and update your emergency plan.

After a disaster, contact your insurance company as soon as possible.



Look into assistance options after the disaster by logging on to [DisasterAssistance.gov](https://www.disasterassistance.gov), visiting a Disaster Recovery Center in your community, or dialing 211 for a referral for community-based resources.

HOW TO PREPARE FOR A FINANCIAL EMERGENCY



Start an emergency savings account. Saving even small amounts like \$5 or \$10 a week is a good place to start. Make a budget to estimate monthly income and expenses. Reduce debt by making regular payments of at least the minimum due and pay your bills on time to maintain a good credit rating.

Review your insurance coverage including flood, health, and homeowners or renters insurance. Remember, flood insurance typically takes 30 days to go into effect. You'll want to renew your insurance every year.

Create and update your emergency plan. Consider using the Emergency Financial First Aid Kit (EFFAK) as a guide. By having a plan in place, you will be better prepared in case of an emergency.

Keep important records safe and save important receipts. Store them digitally and in a waterproof, fireproof container.

Protect your property by taking photos and videos of household items in case you need to repair, replace, or rebuild after a disaster.

Keep cash in a secure place so that you are able to access it in case of an emergency and Automatic Teller Machines (ATMs) are not available.

Contact a qualified financial counselor or coach. Contact local organizations and non-profits that employ qualified and nationally certified counselors or coaches to receive guidance on how to organize your finances before and after an emergency.



Use emergency savings for purchasing essentials like food, gas, and temporary lodging.

Contact credit card companies and lenders to learn about payment options to avoid late penalties, interest charges, and damages to your credit.

List current expenses and negotiate with lenders for extensions.

Reach out for assistance by logging on to [DisasterAssistance.gov](https://www.disasterassistance.gov), visiting a Disaster Recovery Center in your community, or dialing 211 for a referral for community-based resources.

Contact community organizations, like food banks and faith-based organizations, for assistance to help cover daily essentials and to connect you with additional resources.



Log onto [DisasterAssistance.gov](https://www.disasterassistance.gov) to find out if you qualify for financial disaster relief. Visit a Disaster Recovery Center in your community for important resources for relief by FEMA and community and faith-based organizations.

Make a list of all property damage and contact your insurance company as soon as you can.

File a flood insurance claim and work with your insurance adjuster and insurance agent to receive guidance through the process.

Be cautious of scams after disasters. Don't give out your personal identification numbers.

Prioritize your spending and take inventory of your credit cards. Create a list to get all of your information in one place, understand your spending needs, and protect your credit.

Research tax breaks you might qualify for based on your situation.

Turn off utilities to save on expenses if you are unable to live in your home.



Take an Active Role in Your Safety

Go to [Ready.gov/financial-preparedness](https://www.ready.gov/financial-preparedness) to receive more information on how to prepare for a financial emergency.

National Flood Insurance Program

WHAT YOU NEED TO KNOW ABOUT

FLOOD INSURANCE

MOST PROPERTIES ARE VULNERABLE TO FLOODING

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP is "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow⁴; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

"Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."

MOST HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

THE NFIP OFFERS BUILDING COVERAGE

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

For a complete list, see your policy or contact your insurance agent.

THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

For a full list of coverages, see your policy or contact your insurance agent.

You can purchase flood insurance up to the maximum amount of insurance available for the following property types:

Property Type	Building Coverage	Contents Coverage
Single-Family Home	\$250,000	\$100,000
Residential Mobile/ Manufactured Home	\$250,000	\$100,000
Residential Condominium Unit in a Residential Building	\$250,000	\$100,000
Rented Residence (e.g. apartment unit, rented single-family, etc.)	N/A	\$100,000
Non-Residential Building (e.g. office, retail space, hotel, condominium, etc.)	\$500,000	\$500,000
Other Non-Residential Building (e.g. office, house of worship, garage, school, clubhouse)	\$500,000	\$500,000

DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at masc.fema.gov to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged \$27,000 since 2010 and do not have to be repaid.

YOU CAN BUY FLOOD INSURANCE AT ANY TIME

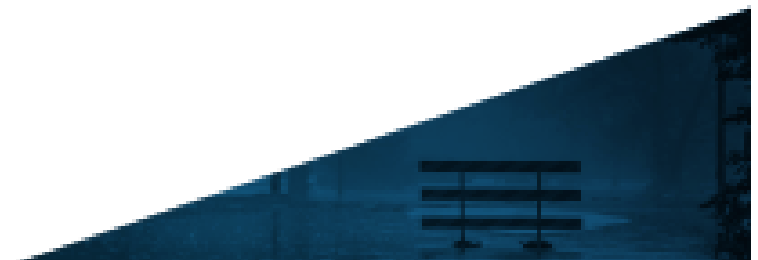
There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit fema.gov/wildfires-you-need-flood-insurance.

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.



Need Training?

Emergency management is a constantly-changing field. Whether it is keeping up with the latest technology, to working with stakeholders to develop plans, conducting successful floodplain management, performing damage assessments, managing debris after a disaster, helping our communities to recover, or just learning the fundamentals, there are plenty of options available to you. Here are some great opportunities for training that you may or may not know about.

****Due to the current Coronavirus (COVID-19) situation, many of the previously scheduled courses have been cancelled. Please check <http://www.onlinelearning.wv.gov/dmapscm6> or contact Chuck Bennett at charles.w.bennett@wv.gov with any questions in regards to cancelled or rescheduled courses.****

Upcoming Local Training

None Scheduled at this time.

Disaster Exercise Series 2021/2022



Discussions over the past several months in our LEPC meetings, have taken place resulting in the scheduling of the upcoming tabletop exercise “Smoking Mountains”. It is a continuance of the exercise we participated in in 2019 and has been postponed over the past 2 years due to COVID and the inability to meet in-person with a large group. The scenario was a series of fires intentionally set in a mountainous environment in protest, with additional needs for investigations and securing of the scenes. It involved the evacuations of residences and the need for sheltering and feeding of the evacuees and the first responders. I also recall some hazardous materials being involved in an accident. There were many needs for assistance and mutual aid to cover the unmet needs.

The exercise for Jefferson County will be held on Tuesday, May 3, 2022. The U.S. EPA and its START contractors will be coordinating the exercise and will be in the Emergency Operations Centers (EOC) in each of the 7 counties in our region to take notes and pass along the injects for us to react to. We, in Jefferson County, anticipate operating out of our EOC, however if the number of participants is too great to fit into our EOC an alternative location may be necessary. Remember, we are also making the exercise available on-line in order to enable those of you who cannot participate in-person to engage with your respective EOC’s as well.

A list of participating agencies who are interested in being part of the exercise is being compiled to be sent to the U.S. EPA and its START contractors. It is important that we get as many agencies as possible to work with us in this training event to make it a success. If your organization has other needs to be addressed in the scenario, please get these needs to me ASAP too!

We are excited to finally be able to get together again to utilize our training, equipment, and experience to simulate the mitigation of these situations. Come join us in this endeavor!

If you or your organization is interested in participating in the 2021/22 tabletop exercise, please contact Stephen Allen at: sallen@jeffersoncountywv.org.

Online FEMA Training

FEMA offers a number of online courses at <https://training.fema.gov/is/>. From this training portal, anyone can take their online independent study courses for free. There are over 100 courses to choose from. You can also browse the schedules and information about their on-campus resident courses for those who are involved in emergency management in the federal, state, local or tribal governments.

JCOHSEM recommends the following FEMA Independent Study Courses. These courses are free and available online. After the course is completed an online test can be taken. Once the test is passed you will receive a completion certificate.

IS-100.C: Introduction to the Incident Command System

Course Overview: ICS 100, Introduction to the Incident Command System, introduces the Incident Command System (ICS) and provides the foundation for higher level ICS training. This course describes the history, features and principles, and organizational structure of the Incident Command System. It also explains the relationship between ICS and the National Incident Management System (NIMS).

Primary Audience: The target audience includes persons involved with emergency planning, and response or recovery efforts.

Course Length: 2 hours

Course Link: <https://training.fema.gov/is/courseoverview.aspx?code=IS-100.c>

IS 200.C - Basic Incident Command System for Initial Response

Course Overview: Basic Incident Command System for Initial Response, reviews the Incident Command System (ICS), provides the context for ICS within initial response, and supports higher level ICS training. This course provides training on, and resources for, personnel who are likely to assume a supervisory position within ICS.

Primary Audience: The intended audience (s) are response personnel at the supervisory level who are involved with emergency planning, response, or recovery efforts.

Course Length: 4 hours

Course Link: <https://training.fema.gov/is/courseoverview.aspx?code=IS-200.c>

IS 908 - Emergency Management for Senior Officials

Course Overview: The purpose of this course is to introduce senior officials to the important role they play in emergency management. The responsibility for preparing for, responding to, and recovering from incidents, both natural and manmade, begins at the local level – with individuals and public officials in the county, city, or town affected by the incident. This course presents:

- Simple steps official can take to become acquainted with their emergency management role, authorities, and team members.
- Video presentations sharing lessons learned from officials of the City of Baton Rouge, East Baton Rouge Parish, Louisiana.

Primary Audience: Senior officials, including mayors, city managers, and county managers.

Course Length: 1 hour

Course Link: <https://training.fema.gov/is/courseoverview.aspx?code=IS-908>

Jefferson County Office of Homeland Security and Emergency Management-Committees

Steering Committee, John Sherwood, Chair

The Steering Committee works with the JCOHSEM director to guide the activities of JCOHSEM. A fourteen-member Steering Committee is made up of public and private representation. JCOHSEM is a department within the Jefferson County Commission, who has overall responsibility for the department and its employees. The Jefferson County Commission appoints all members to the steering committee. This committee meets following the Local Emergency Planning Committee (LEPC) Meetings held on the third Wednesday of February, April, June, August, October, and December. Please call the office for exact dates, locations, and times.

Public Awareness, Education and Training Committee, Paula Marrone-Reese, Chair

Any interested person can serve on this committee. The Public Awareness, Education and Training Committee is responsible to communicate the organization's activities to the public and to build support for JCOHSEM's programs. They work with the director and other staff to keep the entire community focused on the objectives of JCOHSEM, the opportunities for additional involvement and support by updating citizens and businesses about what the partners are doing and how the community will and is benefiting from these efforts. This committee is responsible in assisting the director in setting up speaking engagements and public awareness events. This committee meets monthly on the second Wednesday of the month at 0830 in the EOC at 28 Industrial Blvd., Kearneysville, unless otherwise announced.

All Hazards Mitigation Planning Committee, Mason Carter, Chair

Any interested person may serve on this committee. The All Hazards Mitigation Planning Committee examines the community's risks and vulnerability to all hazards and assess the community's vulnerability to those risks. An All Hazards Mitigation Plan was completed and adopted by the Jefferson County Commission, all Jefferson County municipalities, West Virginia Emergency Management Division of the West Virginia Department of Homeland Security (WVEMD) and FEMA in July 2003. The plan was updated in 2008 and 2013. The 2013 plan was approved by WVEMD and FEMA in June 2013 and the 2018 plan was approved in November 2018.

Counter Terrorism Committee, Stephen Allen, Chair

Membership to this sub-committee of the Risk Assessment and Mitigation Planning Committee is limited to members of law enforcement, emergency management, homeland security, emergency communications, Red Cross, schools, health care, fire companies, ambulance authority/EMS, and government, due to sensitive homeland security issues. The committee works on issues of planning and training for counterterrorism or human-caused disasters. Meetings are held on the second Tuesday of the month at the EOC at 28 Industrial Blvd., Kearneysville, unless otherwise announced.

If you are interested in joining any of our committees,
contact Stephen Allen at sallen@jeffersoncountywv.org

Times, dates, and places may need to be changed due to inclement weather, scheduling conflicts, or Emergency Operations Center (EOC) activation. If you have questions, call the JCOHSEM office at (304) 728-3290.



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**PUBLIC SAFETY;
PUBLIC TRUST**



The Jefferson County Commission's Office of Homeland Security and Emergency Management (JCOHSEM) is responsible for the coordination of preparedness, , response, recovery and mitigation of disasters and large emergencies in Jefferson County, West Virginia. Volunteer and community participation is encouraged and welcome. We currently have committees on All Hazards Mitigation Planning; Public Awareness, Education and Training; Counter Terrorism; and, a Steering Committee that acts as an advisory group.

We are responsible for the Citizen Corps/CERT, StormReady, Community Rating System, Resilient Neighbor Network and Project Impact programs. JCOHSEM is also responsible for the Jefferson County R.A.C.E.S. group.

April Meetings & Events

- Sterling National Weather Service calls every Monday and Thursday at 10:30 a.m.
- WV State weather calls on Mondays and Fridays at 10 a.m.
- WV Emergency Management Council calls each Tuesday at 9 a.m.
- Local Emergency Planning Committee Wednesday, April 20 at 8:15 a.m. at Hospice of the Panhandle
- The Public Awareness and Counter Terrorism Committee meetings have been cancelled for the month of April,. **We expect to resume all committee meetings in June 2022 barring no uptick in COVID.**