



Lessons Learned

Disaster tool kit for schools



Mark Wolfe/FEMA



Ohio School Boards Association

Why this tool kit?

Families trust schools to keep their children safe during the day. Thanks to the efforts of teachers, principals and staff, the majority of schools remain safe havens for our youth. However, the unfortunate reality is that school districts may be touched, either directly or indirectly, by a crisis of some kind at any time.

Natural disasters such as floods, earthquakes, fires and tornadoes can strike a community with little or no warning. Children rely on and find great comfort in the adults who protect them. Teachers and staff must know how to help students through a crisis. Knowing what to do when faced with a crisis can be the difference between calm and chaos, between courage and fear, between life and death. There are thousands of fires in schools every year, yet there is minimal damage to life and property because staff and students are prepared. This preparedness needs to be extended to other disasters.

This document does not provide a cookbook approach to crisis preparedness. Schools and districts are at risk for different types of crisis and have their own definitions of what constitutes a crisis. Crisis plans need to be customized to communities, districts and schools to meet the unique needs of local residents and students. Crisis plans also need to address state and local school safety laws. Each community has its own history, culture and way of doing business.

Taking action now can save lives, prevent injury and minimize property damage during a crisis. The importance of reviewing and revising school and district plans cannot be overstated. This tool kit is intended to give schools, districts and communities the critical concepts and components of good crisis planning, stimulate thinking about the crisis preparedness process and provide examples of promising practices.

We would like to thank those who contributed to this tool kit, including Lake Local (Wood) Superintendent Jim Witt and Treasurer Jeff Carpenter; Mahoning County Career & Technical Center Superintendent Dr. Roan M. Craig, Treasurer Blaise Karlovic and former Treasurer Jane Rich; Chris Diefenthaler, director of the Wood County Red Cross; CompManagement Inc.; Hylant Administrative Services; the OSBA Legal Services Division; and the Iowa School Boards Association.

Richard Lewis

Richard Lewis, CAE
OSBA Executive Director

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Crisis management

(This information is taken from the Federal Emergency Management Agency (FEMA) “Practical Information on Crisis Planning.”)

What is a crisis or disaster?

Crises range in scope and intensity from incidents that directly or indirectly affect a single student to ones that impact the entire community. Crises can happen before, during or after-school and on or off school campuses. The definition of a crisis varies with the unique needs, resources and assets of a school and community. Staff and students may be severely affected by an incident in another city or state.

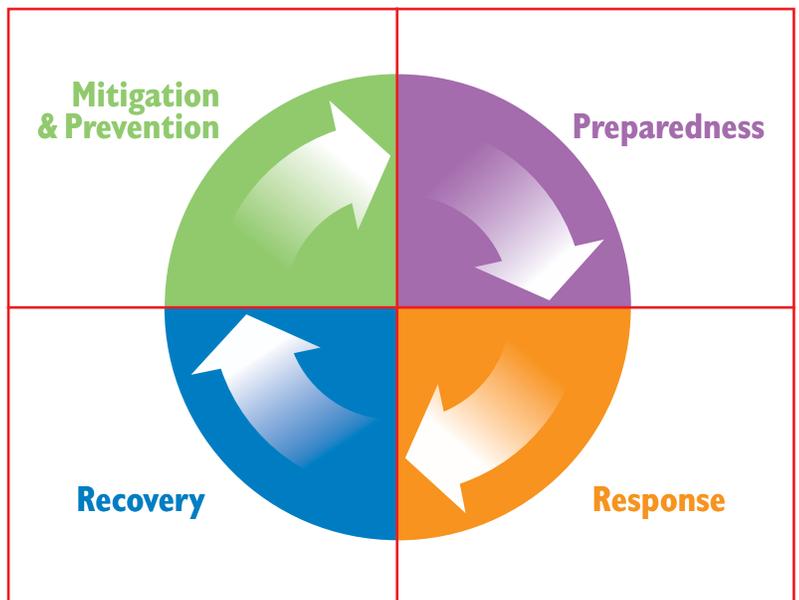
All districts and schools need a crisis team. One of the key functions of this team is to identify the types of crises that may occur in the district and schools, and define what events would activate the plan. The team may consider many factors, such as the school’s ability to handle a situation with internal resources and its experience in responding to past events.

The sequence of crisis management

The results of extensive interviews and a review of crisis literature reveal that experts employ four phases of crisis management:

- **Mitigation and prevention** addresses what schools and districts can do to reduce or eliminate risk to life and property.
- **Preparedness** focuses on the process of planning for the worst-case scenario.
- **Response** is devoted to the steps to take during a crisis.
- **Recovery** deals with how to restore the learning and teaching environment after a crisis.

Crisis management is a continuous process in which all phases of the plan are being reviewed and revised. Good plans are never finished. They can always be updated based on experience, research and changing vulnerabilities. Districts and schools may be in various stages of planning. Crisis planning may seem overwhelming. It takes time and effort, but is manageable. These principles are crucial to the planning process.



Key principles for effective crisis management

Effective crisis planning begins with leadership at the top. Every governor, mayor, legislator, superintendent and principal should work together to make school crisis planning a priority. Top leadership helps set the policy agenda, secures funds and brings the necessary people together across agencies. Other leadership also needs to be identified – the teacher who is well loved in her school, the county’s favorite school resource officer or the caring school nurse. Leaders at the grassroots level will help your school community accept and inform the planning process.

Crisis plans should not be developed in a vacuum. They are a natural extension of ongoing school and community efforts to create safe learning environments. Good planning can enhance all school functions. Needs assessments and other data should feed into a crisis plan. Crisis plans should address incidents that could occur inside school buildings, on school grounds and in the community. Coordination will avoid duplication and mixed messages, as well as reduce the burden on planners.

Schools and districts should open the channels of communication well before a crisis. Relationships need to be built in advance so that emergency responders are familiar with your school. Cultivate a relationship with city emergency managers, public works officials and health and mental health professionals now, and do not overlook local news media. It is important that they understand how the district and schools will respond in a crisis.

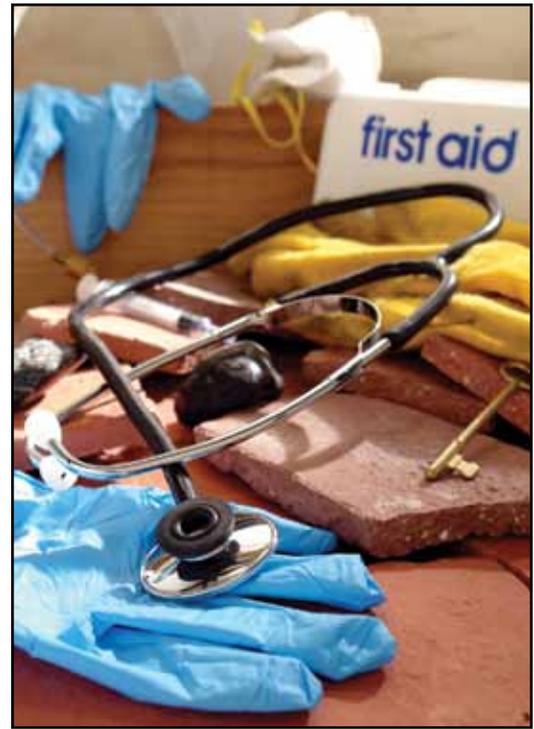
Crisis plans should be developed in partnership with other community groups, including law enforcement, fire safety officials and emergency medical services, as well as health and mental health professionals. Do not reinvent the wheel. These groups know what to do in an emergency and can be helpful in the development of your plan. Get their help to develop a coordinated plan of response.

A common vocabulary is necessary. It is critical that school staff and emergency responders know each other's terminology. Work with emergency responders to develop a common vocabulary. The words used to give directions for evacuation, lockdown and other actions should be clear and not hazard-specific. FEMA recommends using plain language to announce the need for action; for example, "evacuate" rather than "code blue." Many districts note that with plain language, everyone in the school building, including new staff, substitute teachers and visitors, will know what type of response is called for. However, some districts have found it useful to use – but streamline – codes. Rather than a code for each type of incident, they use one code for each type of response. With either approach, it is critical that terms and codes are used consistently across the district.

Schools should tailor district crisis plans to meet individual school needs. In fact, a plan should not be one document. It should be a series of documents targeted to various audiences. For example, a school could use detailed response guides for planners, flip charts for teachers, a crisis response tool box for administrators and wallet cards containing evacuation routes for bus drivers. Plans should be age appropriate. Elementary schoolchildren will behave much differently in a crisis than high school students.

Plan for the diverse needs of children and staff. A review of crisis plans found that few schools addressed children or staff with physical, sensory, motor, developmental or mental challenges. Special attention also is needed for children with limited English proficiency. Outreach documents for families may be needed in several languages.

Include all types of schools where appropriate. Be sure to include alternative, charter and private schools in the planning process, as well as others who are involved with children before and after-school.



Reality check

"We waited on the evening of June 5 and the early morning hours of June 6 for our police department to send help to our school to assist with traffic flow and other safety issues. We later learned that they had lost almost all of their resources. None of our administrators ever took a course in Natural Disasters 101, so we quickly developed a foundation for our decision-making framework and it was, and continues to be, a quite simple litmus test. We simply ask ourselves, 'Is this what is best for our kids?' We have made literally thousands of decisions based on that one simple question."

– Jim Witt, superintendent, Lake Local (Wood)

Provide teachers and staff with ready access to the plan so they can understand its components and act on them.

People who have experienced a crisis often report that they go on "autopilot" during an incident. They need to know what to do in advance, not only to get them through an incident, but also to help alleviate panic and anxiety. Don't forget to ensure that new board members and staff members receive a copy of this booklet.

Training and practice are essential for the successful implementation of crisis plans. Most students and staff know what to do in case of a fire because the law requires them to participate in routine fire drills. But would they know what to do in a different crisis? Many districts now require evacuation and lockdown drills in addition to state-mandated fire drills. Consider other types of disasters and why your response would be. Drills also allow your school to evaluate what works and what needs to be improved.

Crisis planning with first responders

School districts must coordinate with the first responders in their areas to ensure all are prepared to work together should a crisis occur. One way to do this is to form a crisis response team, which can meet with local first responders to learn how to effectively work together in a crisis situation. Wood County Sheriff Mark Wasylyshyn explains the purpose of the crisis response team and how it can help the first responders and the district:

As much as we would like to think otherwise, our schools have the potential to be struck by tragedy in the form of natural disasters, violent intruders or other critical incidents at any time of any day.

It is often said that the first five minutes of a critical incident response dictate what transpires over the next five hours. School administrators and educators continually prepare for the unthinkable. Law enforcement and other public safety first responders plan, organize and train to ensure their response is effective and appropriate.

In reality, however, far too often school districts and first responders miss the mark by not unifying their response. Does law enforcement know and understand the critical management plans of a local school district? Do school officials understand what role law enforcement and fire service will serve upon their arrival? Who is in charge? Who is responsible for what? How can each meet their responsibilities, yet effectively work together to provide the proper response to a critical incident? The precious first five minutes of a response is not the time to try and answer the questions raised.

The questions are many and varied, but the answer is rather simple – preplanning. Planning for critical incidents can be a daunting and time-consuming task, but the benefits are well worth the effort and commitment. Schools may consider delegating the task to several key staff members in the form of a crisis response team (CRT). One of the first important steps the team can take is to receive training on how to incorporate the principles of the National Incident Management System (NIMS) and the Incident Command System (ICS) in any response to a critical incident.

Reality check

“You know, something like this happens, and you suddenly realize you don’t have a plan. We never said, ‘If a disaster hits us, who do we call first? Who is the point person? If that person isn’t available, who’s the next point person?’”

– Chris Diefenthaler, director, Wood County Red Cross

NIMS can be used when responding to any type or size of emergency. NIMS is structured so that different agencies (such as sheriff, police, fire, emergency medical, mental health or public health) can communicate using common terminology and operating procedures. Additionally, NIMS can facilitate combining resources, equipment and personnel from the beginning to the end of crisis response. ICS is a framework for all first responders to organize their activities and responses to the various aspects of an incident. If a school or district CRT is trained in both NIMS and ICS concepts, they can quickly be “plugged in” where needed to maximize the combined response of schools officials and first responders.

Secondly, a crisis response team may consider meeting with local first responders, including law enforcement and fire, to allow each the opportunity to learn about the other.

One preplanning technique that is extremely helpful is a tabletop exercise. Gather the important players from both the school and first responders and engage in the task of exploring a “what-if” scenario. One example may be to discuss how a school district would respond to an active shooter in the building. The tabletop exercise could be an informal discussion or a more complex scenario-based training situation. In either case, the important derivative from the exercise is that you can formulate a list of questions that need to be answered. After the tabletop exercise, designate a time period to allow the group to determine the answers, after which a second meeting is held to formulate a unified response protocol. The key is a unified response plan.

The responsibility of responding to critical incidents does not rest solely with our school districts, nor solely with our public safety agencies. It is our combined responsibility. It is a responsibility that mandates a commitment to preplanning and the formation of up-to-date and relevant policy and procedures.

Together, we can be there when our children need us the most.

Be proactive

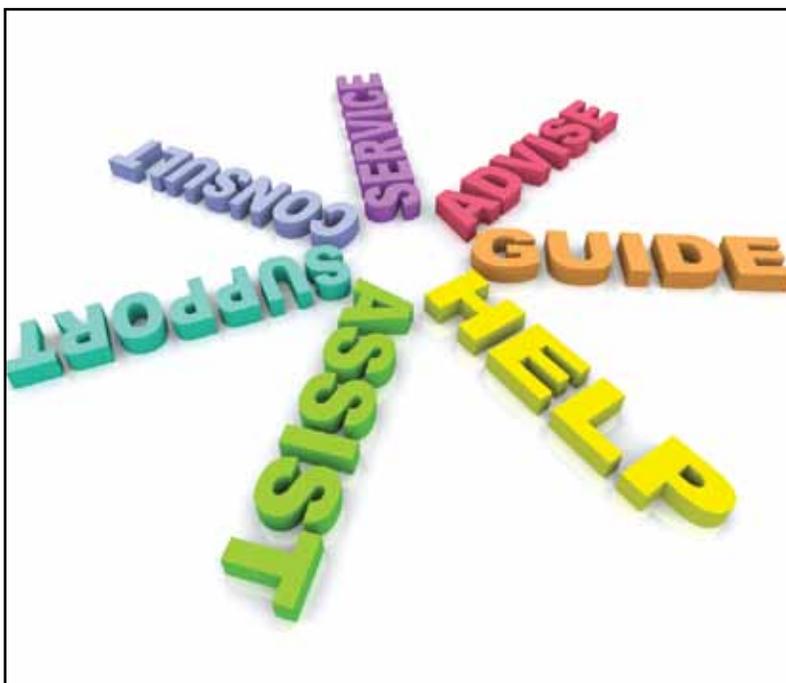
School board-superintendent relationship. Every school board-superintendent team that has gone through a disaster emphasized the importance of a strong, trusting relationship between the board and superintendent. They all said that had they not already had that relationship, they don't know how they would have gotten through it. Disasters place stress on everyone, but working together will make things easier. Nurture your relationship *before* you end up needing it.

Weather the storm

Superintendent flexibility. When a disaster strikes, board members and district staff often will be affected personally. The board may need to place more trust in the superintendent than usual so that the superintendent can do the job and make decisions on the spot in a timely fashion.

Get help. You can't do it alone. If your recovery project is significant, you will need to get additional help, whether in the form of an internal promotion or outside consultant. All those we talked to said they knew early on they couldn't do it themselves and it wasn't fair to themselves, their families or the district to try. You can't burn yourself out so much that you are no longer productive and you make yourself sick. Take it from the experienced folks – get help.

Communication. In times of disaster, roles may change, but the entire board-superintendent team needs to know what is going on. One school board held weekly meetings to update the board and community on current activities, vote on repairs and contracts, and discuss how to proceed with rebuilding. Another meeting focused on email communication between the superintendent and board president to keep both sides apprised of events. Communicate, but at the same time respect people's time; only hold meetings as necessary, rather than just because they're on the schedule.



Reality check

“Leadership was probably the most important aspect of getting us through this disaster. First, the board president is an attorney who specializes in the medical insurance field, so his knowledge of the insurance industry was invaluable. He literally put his practice on hold for six months to concentrate on the school district.

“Second, the tireless efforts of the superintendent and the administrative team were incredible. The ‘We have to do this, we have no choice’ attitude was critical to the entire effort.”

– Jeff Carpenter, treasurer, Lake Local (Wood)

Be practical. Determine what method of communication and decision-making is right for your situation. If your entire board lost family members, friends or their homes, how much time can they dedicate to their roles? Think about using tools like conference calls for meetings in order to be flexible and to work together.

Be models. Disasters test everyone involved, especially leaders in the spotlight. Share your knowledge of events with the community and act professionally – model the behavior you expect from your community.

Legal considerations

Be proactive

Competitive bidding

Natural disasters can cause millions of dollars in damages to the school districts they strike. Buildings may need to be repaired or rebuilt, while school property like school buses or athletics fields may need to be replaced. Under normal circumstances, the Ohio Revised Code requires boards of education to advertise and take competitive bids to build, repair or demolish any school building in which the cost exceeds \$25,000. Ohio courts have held that a particular project cannot be done “piecemeal” to evade the dollar limitations of the statute.



However, the statute allows districts to deviate from the competitive bidding process in cases of “urgent necessity” or for the security and protection of school property. The statute does not provide a definition for “urgent necessity,” but it has been defined in case law as something more than convenience and more than ordinary necessity; it is something that cannot wait. Courts generally will uphold a school board’s decision of what constitutes an urgent necessity, so long as there is not a showing of fraud, bad faith or an abuse of discretion on the part of the board.



An American Red Cross emergency response vehicle brings food and drinks to families and volunteers on a street devastated by a tornado. Talia Frenkel/American Red Cross

If the board decides to declare a case of urgent necessity, it should adopt a resolution stating the facts upon which the decision is based and the procedures the board will follow. The board may elect to deviate from the required competitive bidding procedures, choosing instead to advertise for less than two weeks, avoid bidding altogether, get quotes from several local companies or follow any other reasonable procedures.

As a reminder, school boards are never required to engage in competitive bidding to replace or repair the following items: motor vehicles (except school buses), services, insurance, fuel, textbooks, computer hardware and software used for instructional purposes and educational materials used in teaching. If any of these items are damaged or need to

be replaced as a result of a natural disaster, school districts are not required to advertise or take competitive bids, but are still encouraged to contact potential contractors and obtain a number of estimates for the work. Although not required by law, this helps establish that the board acted in good faith in obtaining the work.

Weather the storm

Holding board meetings during an emergency

Ohio's Sunshine Law requires that all acts and most deliberations of boards of education and other public bodies, as well as a board of education's committees and subcommittees, be conducted in public meetings. Generally speaking, a board sets the calendar for the time and place of its regular meetings annually at its organizational meeting in January. In addition to the regular meeting schedule, special meetings also may be scheduled throughout the year by the board president, treasurer or any two board members, as needed.



When a district is dealing with a natural disaster, it may not be feasible for a board of education to stick to a regular meeting schedule or hold the meeting in the routine meeting place. For example, a board may have to reschedule a regular meeting or it may not be possible for the board to hold its monthly regular meeting in the high school cafeteria as usual.

Reality check

“Our board president wisely engaged a casualty insurance legal specialist to help with the various negotiations, settlements and contracts with the insurance company, vendors and state officials such as the Ohio School Facilities Commission and Ohio Department of Education.

“Our board president also researched and selected a public adjuster to help with negotiations and claim preparation with the insurance company. They erased an \$8 million gap between the original insurance settlement figures proposed to repair the high school versus the policy limit of \$19.1 million to replace the high school.”

— Jeff Carpenter

When rescheduling a regular meeting, a board is permitted to reschedule and should post notice of the new meeting as a special meeting. The board also may find itself in a position where an emergency meeting must be called. Emergency meetings are a subcategory of special meetings. If an emergency meeting is to be held, those calling the meeting must immediately notify the news media that have requested notification of the time, place and purpose of the meeting. “Immediate” notice means “as soon as is reasonably practicable.” The board of education has reasonable discretion in determining what constitutes an emergency for purposes of calling an emergency meeting.

With respect to the place of a public meeting, the Ohio attorney general has issued an opinion relating to public meetings during declared emergencies (2009 Ohio Atty Gen. Ops. No. 034). The opinion provides that during a declared emergency, a public body may meet at an alternative location, but is still required to meet in person and is not permitted to meet by teleconference.

Communication and collaboration

Be proactive

Contacts

- Keep a list of employees' home and cell phone numbers. Keep a printed version in a waterproof bag or container in multiple places so it is available when needed. That way you have it if your electricity is out and your computer doesn't work. Also consider adding at least the leadership team's numbers to your cell phone's memory.
- Keep a student directory available, including parents' addresses and home emails, off-site in a protected area.
- Maintain an off-site directory of all emergency contact information, such as for local law enforcement and emergency crews.
- Make sure your student handbooks tell parents where students will be if they have to be evacuated during the day so parents know where to pick up their children.
- Use an emergency phone, email or text alert system such as the OSBA-endorsed Leader Alert.

Collaborate

- Work with neighboring school districts and your educational service center (ESC) on ways you could collaborate if something happens to one or more districts in the area. Plan together and use one another's expertise.
- Work with local emergency management now. Don't wait until a crisis occurs. Get to know them and their agencies' responsibilities and resources. Let them get to know you, your resources and what your needs may be in the case of a natural disaster. When you experience a natural disaster, you will likely lose control of your district's facilities. Having a strong, trusting relationship with emergency management in advance will make that transition easier when the disaster hits.
- If any of the district's facilities are shelters during a crisis, ensure there is an appropriate backup should your facilities become unusable, such as during floods, if the site is hit by a tornado or if the site is without electricity. You also should have a backup plan for using your own facilities should one of them be a shelter. For example, where can you practice and play basketball if your gym is being used as a shelter after an ice storm?
- Buses also may be used to evacuate not only students, but also residents of your town. The transportation director and local emergency management services (EMS) should work together on that evacuation plan.

Reality check

The American Red Cross recently rolled out a new program call Ready Rating to businesses and schools to promote proactive approaches to assess and plan for their disaster readiness. The program is free to any school or business who participates.

There are five key essentials to preparedness:

- committing to preparedness,
- conducting a vulnerability hazard assessment,
- developing and enhancing your emergency response plan,
- implementing and testing your emergency response plan,
- helping others.

Each key point is explained on the Ready Rating website at www.readyrating.org.

Communication

- Audience. Think of all the stakeholders with whom you need to communicate and how you would do so under various scenarios. Remember employees, parents, other school districts, career centers and ESCs, government or emergency officials, and community members.
- Spokesperson. Identify someone to disseminate information and work with the media. Most districts identify the superintendent to act as a spokesperson for the school district and the board president as the spokesperson for the board. Make sure you have backups.
- Phone service. Plan with your local phone company to determine what to do if the facilities are shut down and phones need to be forwarded to other numbers.

- **Media.** Build good relationships with the media before you need them in an emergency. Get to know your local reporters. In times of crisis, the media can be your best ally in getting timely, accurate information out to your community. If you already have a strong working relationship, it will be easier to get the information out and you may be assured that the information is more accurate and appropriate since the reporter is coming into the situation with background information about the district.
- **Dealing with students.** If a disaster occurs during the day, keeping the media away from students can be a nightmare. Anticipate that the media will come in droves and you need to keep students away from them if possible. A student's version of what happened may not match the facts.

Weather the storm

Outside resources

- Communicate with statewide education groups, such as the Ohio School Boards Association, Ohio Department of Education, Buckeye Association of School Administrators, Ohio Association of School Business Officials, Ohio Educational Service Center Association, Ohio Association of Secondary School Administrators or Ohio Association of Elementary School Administrators, all of which can help disseminate information about your situation, coordinate donation or volunteer efforts, and offer support and advice.
- You likely will be bombarded by groups from all over the country wanting to help with the recovery effort. If they're volunteers, send them to your identified volunteer coordinator. If they are vendors, see *Working with the attorney general and contractors* on page 21 for guidance on how to address their offers of help.

Local resources

- Ensure the local Red Cross, Salvation Army, churches and other agencies know your needs and will assist you in getting the resources – whether human, financial or physical – you need to get back up and running.
- Work with other city and county officials to plan for disasters, and include one another as you plan. You also may find opportunities to share resources or contracts with vendors. Determine ahead of time the role each group would play in a disaster, such as where shelters or other emergency resources, including backups, will be located.

Communicate

- When a disaster strikes, people crave information. You should ensure they get accurate information as soon as you have it. You need to be on top of rumor control from the first minute the disaster strikes. Use local media, email, your website, phone trees, alert systems, postal service, social media, bulletin boards or other channels you think can best reach your audience. Keep your community informed early and often.
- If power is out or you're having difficulty reaching people to share information, recruit volunteer crews to hand deliver newsletters or other messages to families and staff. If no one is home, tape the materials to the front door – even if the house is damaged, it's likely they will return for belongings.
- Maintain communication with local EMS even after the initial disaster is over. They not only have experience in fighting the disasters, they also have experience in recovery, and more importantly, mitigating to prevent future ones.
- Don't hesitate to use a form response when you get requests for help or offers of assistance. That response is better than no answer and no one expects you to be able to sit down and personally answer thousands of emails and phone calls.

Reality check

“Have a plan on dealing with the media. We limited media contact to the board president and myself. This was done to keep our message tight and uniform. We were very accommodating to the press and we felt all along that they were a large asset for us. Along with our police department and the local contractor in charge of the cleanup, we designated an area for the media and we made sure that we kept them up-to-date with the progress that was being made.”

– Jim Witt

“Consider hiring a public relations firm to help manage communications. I answered every media call and never turned down an interview, which created trust.”

– Dr. Roan M. Craig, superintendent,
Mahoning County Career & Technical Center

Insurance

Be proactive

Inventory

- Keep an annual inventory of the contents of your buildings. Even if you cannot do a complete inventory each year, take photos or videos of all areas, from classrooms to outbuildings, and document the contents. Then, duplicate the photos or videos and keep them off-site at two separate locations, or keep them online in a Web-based file, but not a file maintained by the school district.
- Make sure all employees have current inventories of their work areas. While this is especially important for teachers, it also applies to cooks, custodians and transportation directors, all of whom have a great deal of equipment that will be difficult to document when it comes time for replacement.
- Make sure teachers and other employees understand that only school district-owned property is protected by the school district insurance plan. Private property is not protected. Therefore, employees, especially teachers, should annually document their own personal property on-site. Their homeowners policy likely will protect some of the property, but those who don't have homeowners coverage should contact an insurance agent.
- At some point, get aerial photos of your property and buildings. FEMA likes the photos because they give an understanding of before and after when analyzing loss.

Coverage

- Make sure you have replacement cost coverage on at least half of your bus fleet.
- Make sure you have building code upgrade coverage in your property insurance. When you have to rebuild or renovate, the new construction has to meet the current building codes. These “upgrades” can cost millions. One school district estimated that almost a third of the cost of construction at their new high school was to comply with codes that had changed since the old school was built.
- Have your insurance carrier do a walk-through of your facilities to ensure the evacuation areas and routes are the most appropriate, depending upon the disaster.

Property loss analysis

It is important to understand how the district is covered in the event of any loss, but especially a catastrophic loss. It is just as important to know how the carrier responds to the loss. An insurance program is much more than coverage, it's also immediate and proper management of the loss. Hylant Administrative Services (HAS) Claim Service has firsthand experience working through property loss due to a disaster, including the tornado that hit Lake Local School District's Lake High School and Lake Township in Wood County on June 5, 2010. *(Please note that HAS Claim Service also handles*

the claims and losses for the Ohio School Plan (OSP), which did not insure Lake High School.) The following is a breakdown of the chain of events and applicable coverage as it would apply to a school district.

Reality check

“A big surprise is the level of detail required in the insurance claim for contents. So much can be overlooked when submitting a claim. Think about what a teacher has in his/her desk drawer. One missed stapler is really not a big deal, but how about 100 of them?”

– Blaise Karlovic, treasurer, Mahoning County Career & Technical Center

“I was totally surprised that our insurance claim was so much higher than the original estimate. Our local fire department estimated the damage at \$4 million, but our claim was upwards of \$15 million.”

– Jane Rich, former treasurer, Mahoning County Career & Technical Center

Loss management

Triage: Do the most important thing first. Note that there are always multiple

things going on at the same time and the order can and does change.

Safety: Decide what operations are most critical and concentrate on getting them up and running as soon as possible.

Structure analysis: Determine if the structure is safe to enter to remove property or important documentation.

Disaster cleanup: Get experts on-site as soon as possible to board up the structure or remove important information.



Secure site: Board up damaged areas and/or determine if security is needed.

Damage assessment: Think through items/needs during the initial walk-through.

Meet with the adjuster, contractors, construction manager, architect and/or school administrators to discuss a plan of action.

Get operations running as soon as possible as best you can at the current location or a different location, if needed.

Secure temporary locations to move operations (classrooms, gymnasium, administration, etc.).

Remove and transfer property or information to a temporary location.

Note: There is no one-size-fits-all with large losses. It is more like controlled chaos.

Coverage

When reviewing how a property policy would respond in a Lake Local School District situation, there are a number of items to consider. How do the property limits of coverage apply to a loss? The following are coverage forms:

Are the property policy limits of coverage based on a “blanket limit?”

Blanket limit means a single limit of insurance that applies over more than one location or more than one category of property coverage or both. This is in contrast to specific or scheduled limits of insurance, which are separate limits that apply to each type of property at each location.

Example:	Location #1	Building/contents values	\$2,000,000
	Location #2	Building/contents values	\$5,000,000
	Location #3	Building/contents values	\$3,000,000
	Blanket limit		\$10,000,000

A total property loss occurred at Location #1. The location is scheduled for \$2,000,000, but it will actually cost \$3,000,000 to rebuild. Location #1 will be covered up to \$3,000,000, as the blanket coverage provides a \$10,000,000 limit per occurrence.

Are the property policy limits based on scheduled limits or a specific basis?

Separate property insurance limits apply to each type of covered property interest (building, personal property, business income, etc.) at each covered location.

Example:	Location #1	Building/contents values	\$2,000,000
	Location #2	Building/contents values	\$5,000,000
	Location #3	Building/contents values	\$3,000,000

A total property loss occurred at Location #1. The location is scheduled for \$2,000,000, but it will actually cost \$3,000,000 to rebuild. Location #1 will be covered for \$2,000,000, as it was scheduled on the statement of values for \$2,000,000. The district will be responsible for the uninsured amount of \$1,000,000.

Are the property policy limits based on a “margin clause?”

Margin clause is a nonstandard commercial property insurance provision stating that the most the insured can collect for a loss at a given location is a specified percentage of the values reported for that location on the insured’s statement of values. The maximum is normally stated as a percentage that is greater than 100%, such as 110% or 125% (Lake Local School District had a 125% margin clause).

Example:	Location #1	Building/contents values	\$2,000,000
	Location #2	Building/contents values	\$5,000,000
	Location #3	Building/contents values	\$3,000,000

A total property loss occurred at Location #1. The location is scheduled for \$2,000,000, but it will actually cost \$3,000,000 to rebuild. Location #1 will be covered for \$2,500,000, as it was scheduled on the statement of values for \$2,000,000 and the policy has a 125% margin clause ($\$2,000,000 \times 125\% = \$2,500,000$). The district will be responsible for the uninsured amount of \$500,000.

Is the property limit subject to a coinsurance provision?

Coinsurance is a property insurance provision that penalizes the insured’s loss recovery if the limit of insurance purchased by the insured is not at least equal to a specified percentage (commonly 80% or 90%) of the value of the insured property. The coinsurance provision specifies that the insured will recover no more than the following: the amount of the loss multiplied by the ratio of the amount of insurance purchased (the limit of insurance) to the amount of insurance required (the value of the property on the date of loss multiplied by the coinsurance percentage), less the deductible.

Example:	Location #1	Building/contents values	\$2,000,000
	Location #2	Building/contents values	\$5,000,000
	Location #3	Building/contents values	\$3,000,000

A total property loss occurred at Location #1. The location is scheduled for \$2,000,000, but it will actually cost \$3,000,000 to rebuild. This policy contains a 90% coinsurance, which means the district should have insured Location #1 for \$2,700,000 ($\$3,000,000 \times .90 = \$2,700,000$). Therefore the policy will pay \$2,222,222 ($\$2,000,000 / \$2,700,000 = 74\%$, then take 74% of \$2,700,000 = \$2,222,222). The district will be responsible for the uninsured amount of \$777,778.

Keep in mind there is much more to a loss than coverage for the physical structures (such as school building and contents or vehicles). There is debris removal, temporary locations, architects/engineers, personal effects of employees, potentially increased cost of construction, athletic fields and more.

Reality check

“Make sure you understand the policy schedule and limits for each line item. Our policy has 28 different buckets. Make sure the policy limits are reasonable for each item in terms of replacement values and that each item is clearly defined.”

– Jeff Carpenter

Property damage

Cost for debris removal and cleanup: Limited coverage is typically provided in a property policy (see your property policy for limit of coverage).

Athletic fields: This may not be covered under a property policy, as many policies exclude land. Please consult with your insurance agent or carrier. If a district has an artificial athletic field and/or an all-weather track,

we recommend scheduling the property and limit on the property policy, as the values of these property types range between \$600,000 to \$900,000. (OSP provides \$200,000 limit of coverage for unscheduled natural and artificial turf athletic fields, running tracks and paved surfaces, unless the district requests higher limits.)

Temporary locations: This is covered under extra expense coverage. This is typical coverage provided in a property policy (*see your property policy for coverage limits*). OSP automatically includes a \$1,000,000 limit, unless the district requests higher limits.

Increased cost of construction (also known as ordinance or law coverage): This insures against loss caused by enforcement of ordinances or laws regulating construction and repair of damaged buildings. Many communities have building ordinances requiring that a building that has been damaged to a specified extent (typically 50%) must be demolished and rebuilt in accordance with current building codes rather than simply repaired. Limited coverage is typically provided in a property policy (*see your property policy for coverage limits*).

Architects'/engineers' fees: Limited coverage is typically provided in a property policy (*see your property policy for coverage limits*).

Reality check

Other suggestions regarding insurance:

Keep a copy of your insurance documents off-site.

Hire a public adjuster. Many insurance companies frown on this, but the public adjuster knows the claims process and insurance better than you do.

Automobile damage

Automobiles or buses are typically replaced based on actual cash value. Does the auto policy provide a per-event deductible? This means that one deductible will be paid per event, as opposed to a deductible per vehicle.

Weather the storm

Call your insurer. Even if you don't believe you have insurance for your situation, call your insurance company anyway. It may be able to help you in other ways, such as doing air quality testing, which is often offered as a free service.

Collaborate. Work with your insurance adjuster. Good insurance adjusters will do all they can to help you get the reimbursements you deserve. Invite them in early, and remember, you both have jobs to do. If you aren't happy with your adjuster, contact your local agency or the home office to work through the issues or get a new adjuster.

Signing off. Wait to sign off on final estimates or jobs until you are certain they are the final numbers. In one district, lockers were washed down after a flood, but later rusted, and the insurance needs increased. If district officials had already signed off on their reimbursement amount, they would not have been able to recoup that cost. But weigh how long you need to wait and balance the need for the insurance money with the need to ensure there are no more changes — you also must sign off in order to get the insurance money, which you'll need to pay your contractors and for other services.

Document. Document everything during and after a disaster. Take photos of destruction and water levels while they are still occurring, as well as the damage to your facilities. This will help when you are discussing the facts of the disaster with your insurance company or federal officials.

Facilities/buses

Be proactive

Tornado safety. Invite your insurer to walk through and evaluate your buildings for tornado safety. Every building is different and each will have safe and dangerous areas, which could be different from what conventional wisdom or your current tornado plan says. For example, in one district, when school was not in session, a tornado ripped through the main hallway, where students would have been sheltered. Officials later learned the safest zones are in small spaces like bathrooms or closets. Every building is unique, based on its construction and site, so ask the experts.

Equipment. Have generators and water pumps available, as well as the gas to run them. In addition, make sure multiple custodians or others on staff know the location of the backup sewer valves and utilities switches. Test them regularly to ensure their dependency in times of crisis.

Storage. Identify a backup storage area you could use if necessary. Talk to local businesses that may have empty

warehouses or facilities.



Buses at the Lake Local (Wood) High School following the June 2010 tornado.

Reality check

"We have 25 buses in our fleet. Seven were totaled, plus a nine-passenger van and a pickup truck, and the remaining 18 buses were damaged. We got depreciated value, not replacement cost, from insurance for the vehicles. Fortunately, we were able to do a lease purchase for seven one-year-old school buses from our bus vendor, payable over four years that can be paid out of the permanent improvement fund."

— Jeff Carpenter

Reality check

"Our high school cafeteria prepared the food for the entire district and also was where the middle school students ate lunch. The boilers that heated the middle school were located in the high school basement. The telephone system for the district was housed in the high school. The district computer servers were housed in the high school; the list goes on. What would it mean to your district if a particular building went away? We had a \$2 million 'extra expense' insurance bucket! It was insufficient to cover all our needs.

"We were so fortunate that Owens Community College had a building they were vacating that had enough space to house our high school. It doesn't have a gym, auditorium or any windows, but, as the superintendent's son, a high school senior, said, 'At least we're all together.'"

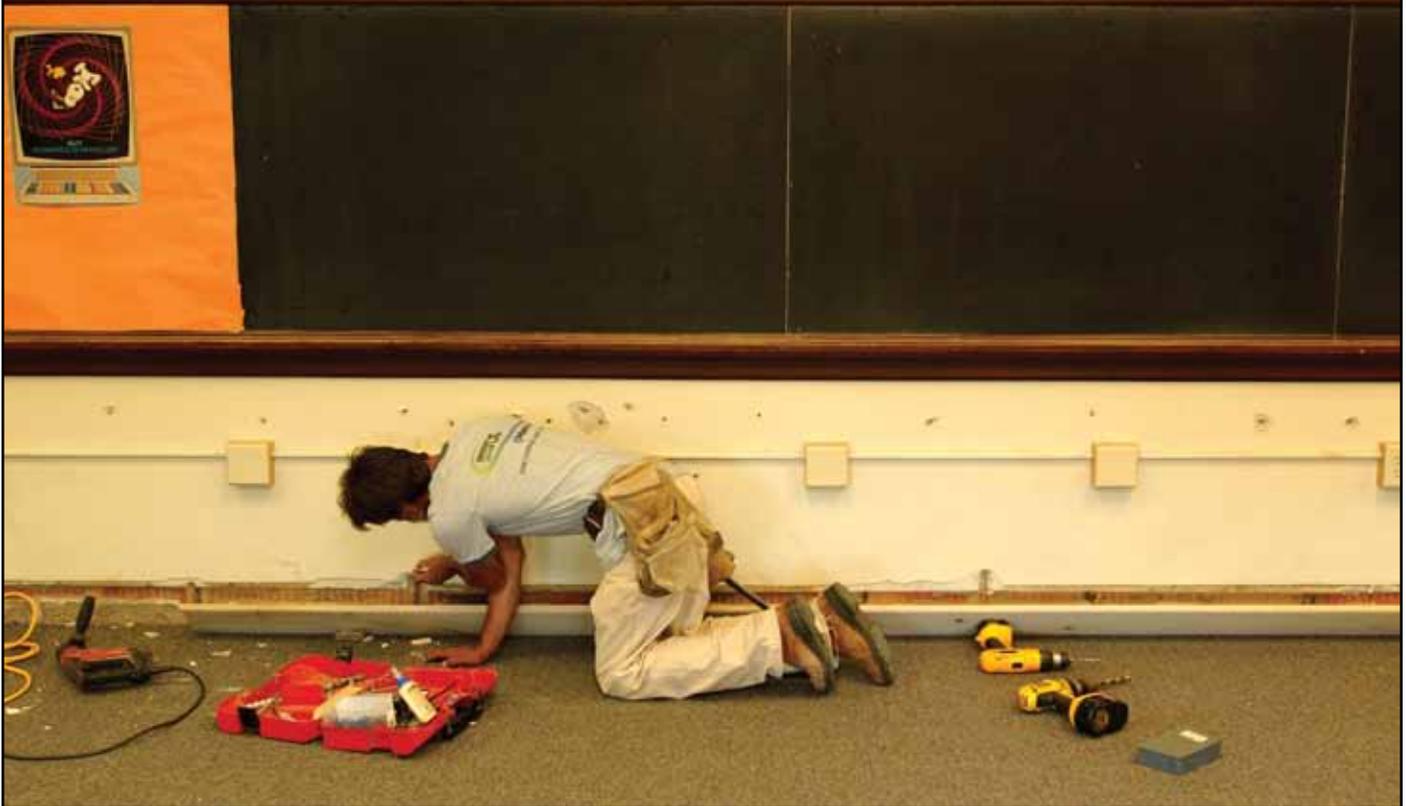
— Jeff Carpenter

Prepare for the worst. If you think a flood will bring in a foot of water, move things up even higher or take them out of the building entirely. You never know when a dam will burst, how long the rain will last or how far upstream water will flow, so play it safe.

Move buses. Have a plan and drivers in place so that as soon as you know water is headed your way, you can quickly move your buses to a safe location. Talk to the Army Corps of Engineers, local EMS or your insurance carrier to find out if your current, proposed or backup parking area is in a flood plain.

Pressure. Watch where floodwater or other problems are creating pressure in your building. It may be best for officials to open doors to let floodwater through so it won't break glass windows.

Your mind is like a parachute. it works best when open.



A carpenter makes repairs on a classroom that was flooded at Central Middle School in downtown Findlay. FEMA programs provide money to help repair public buildings that have been damaged. John Ficara/FEMA

Weather the storm

Contamination

- Any porous materials exposed to floodwater or other hazardous materials could grow mold or contaminate your school. Things that cannot be cleaned thoroughly must go. Drywall has to be replaced farther up the wall than where water touched it, because the wall will have absorbed the water.
- In addition, once cleaning begins, make sure the staff knows where to get supplies such as squeegees, moving boxes, power washers, fans, gloves and masks.
- Ensure all those entering the buildings for cleanup are outfitted with the appropriate clothing, gloves, masks or other protective wear necessary for the disaster.
- Remember, you can't necessarily see contaminants. Don't forget to test the air quality after a disaster to determine if it's safe to work in the facility or have students there. After you have cleaned up the facility and are ready to re-enter for business, contact the Ohio Environmental Protection Agency or another entity to perform tests to ensure the air quality is within acceptable levels, especially after a flood. Mold can continue to grow in grasses and plants and you won't know it unless tests are conducted. The testing entity can then tell you how to deal with the contamination.
- Before equipment or other goods go into storage prior to renovation, make sure all of it has been decontaminated. If you don't, and you have one piece of equipment that is contaminated, it will spread to the rest while in storage.

Reality check

Don't forget ductwork cleaning. Staff and students may get sick from contaminants. Do environmental testing for air quality.

Security

Be proactive

Plan. Determine how you would secure a facility impacted by a disaster. Have the necessary equipment available, such as fencing, or make sure custodians know where they can purchase it quickly if needed. If you need to keep people away from an area, something as flimsy as crime scene tape will not work.

Weather the storm

Cooperate. Work with law enforcement, the National Guard or other security to guard the property. Determine who is in charge.

Vandalism. Beware of vandalism and looting after a disaster strikes. If doors are open or a facility is not secure, there may be people who take advantage of the situation. Have security patrolling the area or lock the building if possible.

Reality check

“Believe it or not, for a time, insurance may cover some private security in an effort to prevent looting. Also check with your local police department. They may provide security free for a limited time.”

— Dr. Roan M. Craig

Toxins or other hazards

- If toxins are an issue, it is likely you will no longer be in charge of your facility. Even though it may not be your responsibility to notify the public, make sure the public knows the facility is not safe and that people are to stay away.
- Use your media contacts to get the message out that the site is off limits. Place signs at multiple locations and entrances to let people know there is a serious reason they should not enter.

Record keeping

Be proactive

Back it up. Regularly back up your computer records and files off-site. This is recommended for anything you don't want to lose, including student records, personnel files and district financial information.

Reality check

“We set up a new range of accounts in 004 (Building Fund) to track all receipts and expenditures. We patterned the expense accounts to match our insurance line items.”

“We worked closely with a public adjuster to set this up and review it on a regular basis.”

— Jeff Carpenter

“Track everything, from personnel costs, overtime and volunteer hours to the cost of generators and trailers.”

— Jane Rich

Weather the storm

Move records. If you have warning before a natural disaster, move your records out of the facility at risk, or at least move records to a safer place within the building, such as the second floor in the case of a flood. Files to protect include student grades and records, personnel files and financial information.

Protect records. If possible, when you need to move records, ensure that only trusted personnel handle them. Many files contain private information that only certain eyes should see. If you need to depend upon others to help move paper files, make sure they realize the necessity of maintaining the confidentiality of any information they see.

Emergency Management Services (EMS)

Be proactive

Relationships with local agencies

- If you haven't already done so, you need to begin building strong working relationships with local EMS, as well as city and governmental agencies. All should know what their role will be in an emergency and what resources they can bring to the table. At a minimum, invite the police and fire departments to walk through your buildings so they know where critical equipment is located and give them copies of your floor plans, including utility shutoffs and a map of district facilities.
- Ask for their advice on your evacuation plans to see if they have suggestions that might better protect students, employees and visitors.
- School buildings are the likely shelters in every Ohio community. Make sure other groups know you are willing to open your facilities when needed, but also make sure there is a backup in case your facility isn't safe to use.
- Depending on the situation, you may no longer be in control of your facilities. If you have strong relationships already built, you will be more comfortable in turning over your facilities to law enforcement or whatever agency that takes over.
- Prior to a disaster, build good working relationships with other entities in your area, not just the city, county and EMA. Work with other education groups, including private schools and postsecondary institutions, as your needs will likely be the same in case of a disaster and you may be able to back one another up should any of you be struck by a disaster. Think about all your resources – for example, buses could help evacuate towns.



Weather the storm

Communicate. Work with EMS and remember that everyone has a job to do during a disaster. Keep officials apprised of what is going on, such as security at school locations or your needs for patrols. Discuss key issues, including who is in charge of the sites affected by the disaster.

Reality check

"We worked very closely with our safety forces, even though our police station was destroyed in the same tornado that demolished our high school. We met frequently with our police representatives and local firefighters. The pooled resources, as we began rebuilding our community, served not only to help all of us in terms of shared assets, but also sent a message of togetherness to our community at large."

— Jim Witt

Relationships

- In case of a disaster, rely on the relationships you've built to see if you can pool your resources to help with cleanup or recovery, such as group purchasing for cleaning supplies, buses or desks, or for getting a better deal with a contractor if the project is larger.
- Even though you may be in control of your facilities, you will still have EMS to help you in the process. If the local EMS is unclear about what to do, they have a statewide network that they can tap for the necessary resources.
- During a crisis, you may get conflicting advice, directions or orders. Knowing the hierarchy of authority will help you when struggling with your next steps.

Volunteers and donations

Be proactive

Plan ahead

- Identify at least one individual who will work with volunteers. You may want two or three in case that individual is unable to assist.
- Let volunteer coordinators know that when volunteers begin to arrive to help, you must document that assistance from the beginning. If you are eligible for federal assistance, the work of volunteers can be used as part of your co-payment, so the documentation is vital for lowering your co-pay.
- Your district may have a donation or gift policy in place for everyday issues, which will help guide the receipt process in times of crisis. OSBA sample policy KH, Public Gifts to the District, is available if your district does not have a donation policy.

Weather the storm

Use volunteers! Volunteers can make a huge difference as you prepare for or recover from a disaster. For example, after a flood, staff estimated they needed about \$300,000 worth of cleanup work done, but after volunteers performed much of the work, they only had to pay an outside contractor \$50,000. The community's help saved thousands of dollars, which could then go to other recovery needs. Since it's likely your staff will be caught up in their own personal crises, you will need volunteers more than ever.

Plan. Decide how to communicate your needs to volunteers and how to tell them when and how they can help. Use the media, your own communication tools and those of other school districts, and disaster communication tools like bulletin boards, websites, Twitter, Facebook and emergency notification systems.

Track hours. Ask volunteers to sign in with the date, their names and the times they arrive and leave so you can track their hours. This will be extremely valuable if you work with FEMA, because volunteer work hours can count toward your share when you need to match funds.

Safety. Only allow volunteers in safe areas. Match volunteers' tasks with their skills and age. For example, don't have high school students clean up a chemistry lab. Also, if there are health risks involved, work with your local public health office or clinic to offer tetanus shots or other resources if needed.

Volunteer yourself. Pitch in and also remember those who helped you when it comes to their time of need.

Donations or gifts. Decide whether to follow the district policy. Most districts' policies say that once the gift is received, it's the district's determination as to whether to follow the intent. During a crisis, you may want to consider waiving that in order to recognize gifts being given.

Reality check

"The outpouring of support from the local and surrounding communities was incredible. Just one example: our biggest rival's entire football team came and spent a day helping clean up our athletic fields."

"Our technology director opened an account at the local credit union and created a PayPal link to the district website – many donations were received from individuals (through the site)."

– Jeff Carpenter

"Thank-you ads and an open letter to the community were appreciated."

– Dr. Roan M. Craig

Emotional and personal impact

Weather the storm

Be sensitive. Realize that when disasters strike, they affect everyone in different ways and at different times. For some, it will be when they first see the destruction, and for others, it may be the first day of school. Recognize varying needs.

Support your staff. Your staff also may be dealing with personal losses at home. The thought of losing their collection of lesson plans and teaching materials may be a huge disappointment. Recommend that staff archive lesson plans and other important documents. Train your teachers and staff on how to cope and help one another through their difficult times; in effect, to counsel one another.

Closure. Think about how the losses and disruption affect students and staff, and think about how to bring everyone together. Some schools that had to close early due to a tornado or flood held special school gatherings or “class time” when everyone could participate in a program and learn about what would happen to the school.

The next event. Be aware that your next tornado drill or rainstorm could cause anxiety among students, and plan for that. Talk about what everyone went through and how you can practice being safe.

Illness. You may see more illnesses following a disaster. One board member mentioned the “tornado cough” that people have from breathing in dust when they cleaned up after the storm. In the areas that had floods, people noticed an increase in respiratory illnesses due to mold that was still floating around town.

Counselors

- Have counselors on hand for students, staff and the community, and encourage people to talk with them if they are having a hard time dealing with the emotions and aftermath of a storm.
- Ask your neighboring school districts to loan their counselors. This is where your relationships with your ESC and neighboring school districts can help.
- The American Red Cross, local churches, county agencies and other entities often offer these services, as well.
- Make sure the counselors are training the staff to recognize the signs of stress and anxiety in students and fellow staff members.



Volunteers coordinated a 5K run/walk/crawl to benefit the Lake Local School District. On race day, final preparations included deliveries of food and water. Unused water was sent to Athens City Schools, whose high school was damaged by a tornado two days before the race.

Reality check

“Everyone dealt with this in his or her own way. The superintendent, board president and I tried to keep close tabs on everyone and on each other, making sure that everyone got ‘some’ time off when needed. Maybe it was an afternoon, day or long weekend, but something to get away and get some relief.”

— Jeff Carpenter



Students from the University of Findlay help to repair “Java Station,” a local coffee house that was damaged by flooding in downtown Findlay. John Ficara/FEMA

Finance

Be proactive

Back up financial documents. Just as with other types of records, keeping backups of key financial information is critical. Your accounting system, just like your other electronic systems, should have regular backups that are stored off-site in a secure location. Accounting systems and records, along with audits, certified annual reports, Certified Enrollment and Basic Educational Data Survey information, should have secure backups as well.



Reality check

"Write letters to all current vendors explaining the disaster and the resulting delays in making payments."

— Jane Rich

"I never dreamed so many vendors would literally be camped out waiting for me. Expect them."

— Dr. Roan M. Craig

Weather the storm

Management fund. Many districts do not realize that deductibles for property and casualty losses are eligible to be paid from the management fund. For districts with high deductibles and significant losses, there are procedures to issue debt backed by the management fund for repayment of these obligations.

Property taxes. Many are worried about the fact that property valuations will decrease after a disaster because there are fewer buildings or homes, or that the buildings or homes are uninhabitable. Significant delinquencies in property taxes during the fiscal year can impact a district's cash flow.

Request assistance. During severe crises where your entire business office is displaced, you should contact neighboring districts to assist you with things like completing payroll and paying accounts receivable.

Working with the attorney general and contractors



Lake Local School District High School after the June 2010 tornado, courtesy of the Rossford Fire & Rescue Department.

The Attorney general's office (AGO) offers helpful advice on protecting yourself from scam artists and the best ways to work with contractors.

Check out a contractor before you sign a contract or pay any money. Try to deal with an established, reputable, local contractor. Check references. Ask the attorney general's office if it has received complaints. Contact AGO at (800) 466-4986 or visit www.OhioAttorneyGeneral.gov.

Get it in writing! Get several written estimates for the job and get a written contract detailing work to be done, responsibility for permits, costs and any other promises.

Don't pay large sums in advance. Con artists may just "take the money

and run." If you have to make a partial advance payment for materials, make your check out to the supplier and the contractor. If you suspect a scam, report it to AGO or local authorities.

Report price gouging to the attorney general. Ohio has a rule against price gouging that goes into effect in counties with a disaster declaration. Price gouging is charging very high prices that are not justified and taking unfair advantage of disaster victims.

Beware of online schemes and charity scams. Con artists may set up websites to make it look like they are legitimate or local contractors, and others may ask for donations, but may give little of the money to actual disaster victims.

If you have complaints or questions, contact the Attorney General Consumer Protection Division:

Ohio Attorney General Mike DeWine
30 E. Broad St., 17th Floor
Columbus, OH 43215
Toll-free: (800) 282-0515
Local: (614) 466-4986

Reality check

"Fortunately, one of the largest contractors in northwestern Ohio has its home office located in the district, with many of their employees having kids that attend or had attended our schools. They were on-site within two hours of the tornado, starting search and rescue and damage assessment.

"From a state official standpoint, we were encouraged to proceed with the design-build concept versus the traditional design, bid, build method in order to reduce the total project time by as much as a third. A lot of people offered help and support through this."

— Jeff Carpenter

Federal Emergency Management Agency

Be proactive

Disaster can strike anyone, in any community and at any time. It can take many forms, building over time or hitting suddenly without warning. Whatever the scenario, as the nation's lead emergency management and preparedness agency, FEMA is there to help prepare for the worst and provide care and assistance after the disaster.

FEMA's mission is to reduce the loss of life and property and protect communities nationwide from all hazards, including natural disasters and acts of terrorism and other man-made disasters. FEMA leads and supports the nation in a risk-based, comprehensive emergency management system of preparedness, protection, response, recovery and mitigation.

Weather the storm

Work with officials. Put aside any positive or negative feedback you've heard about FEMA and work with it. You may work with numerous people within FEMA, but use the "do unto others" rule and they will be helpful.

Paperwork. You will encounter heaps of paperwork when dealing with FEMA. Think about how you will get the technical side of the work done, as well as how to handle all the other needs for cleanup or rebuilding. Consider hiring a consultant who specializes in FEMA to help wade through it all; ask colleagues who have gone through this before for references. Document everything! It is key to document everything, from volunteer hours to photos of damage.

FEMA resources

FEMA released a series of "how-to" guides for state and local planners on mitigating disasters that may be useful in learning about and understanding mitigation practices. Search www.fema.gov to download these documents.

- *Understanding Your Risks: Identifying Hazards and Estimating Losses.* This guide provides step-by-step instructions on assessing risk.



A FEMA Mobile Disaster Recovery Center (DRC) registers homeowners and business owners who suffered damages in flooding in the community. FEMA sets up mobile DRCs in communities as a quick response. The trucks are equipped with full communication abilities. John Ficara/FEMA

- *Getting Started: Building Support for Mitigation Planning.* This guide provides a general overview of emergency management, takes the reader through the stages of mitigation planning and gives practical examples on conducting a community assessment, building a planning team and engaging the public in planning.

- *Integrating Man-made Hazards into Mitigation Planning.* This guide was developed in the wake of the 9/11 attacks. The guide

addresses such incidents as technological hazards and acts of terrorism.

● *Are You Ready? An In-depth Guide to Citizen Preparedness.* This guide provides detailed information in layperson's terms on what to do in specific disasters and what to do to survive one.

Some of FEMA's online courses also would be helpful for school and district staff. *Basic Incident Command System* provides an introduction to the concepts and principles of an Incident Command System (ICS), including how ICS functions and the activities it is responsible for during incidents. *Exercise Design* teaches how to develop tabletop exercises and drills to test the plan.

The course addresses the communications, logistics and administrative structure needed to support these activities.

These courses can be downloaded at <http://training.fema.gov/emiweb>. Students may appreciate the *FEMA for Kids* website

(www.fema.gov/kids). Materials on the website are designed to make crises less scary to children by helping them feel prepared. The Disaster Action Kid program even provides certificates to students who complete a series of online activities.



Paul Ogiba, a FEMA representative, examines damage to a bridge after flash floods swept through. FEMA conducts Preliminary Damage Assessments (PDA) to communities affected by disasters. John Ficara/FEMA

Reality check

"FEMA representatives came to our facility fairly quickly after the tornado, but when they found out that we had comprehensive insurance coverage and that the regional emergency management services had a good level of control of the overall situation, they couldn't get out fast enough."

— Jeff Carpenter

"I wish we had known that we were going to help ourselves without the benefit of our federal government."

— Jim Witt

Disaster Recovery Centers

A Disaster Recovery Center (DRC) is a readily accessible facility or mobile office where applicants may go for information about FEMA or other disaster assistance programs or for questions related to their cases.

Some services provided by DRCs include:

- guidance on disaster recovery;
- clarification of any written correspondence received;
- housing assistance and rental resource information;
- answers to questions, resolution of problems and referrals to agencies that may provide further assistance;
- status of applications being processed by FEMA;
- Small Business Administration (SBA) program information if there is a SBA representative at the DRC site.

Note: You can register for assistance at a DRC, online or by calling (800) 621-3362. For those who are speech- or hearing-impaired, the phone number is (800) 462-7585.

Additional resources

- Ohio School Boards Association: www.ohioschoolboards.org
- American Red Cross: www.redcross.org
- Red Cross Ready Rating program: www.readyrating.org
- U.S. Department of Education Crisis Planning Guide: www.ed.gov/admins/lead/safety/emergencyplan/crisisplanning.pdf
- National School Safety and Security Services: www.schoolsecurity.org/resources/crisis.html
- American Academy of Children and Pediatrics: www.aap.org/disasters/index.cfm
- National Clearinghouse for Educational Facilities: www.ncef.org
- Ohio Emergency Management Agency: www.ema.ohio.gov
2855 W. Dublin-Granville Road
Columbus, OH 43235-2206
Phone: (614) 889-7150
Fax: (614) 889-7183
For address list by Ohio counties, visit www.ema.ohio.gov/county.ema.aspx
- Federal Emergency Management Agency: www.fema.gov
PO Box 10055
Hyattsville, MD 20782-7055
Disaster Agency: (800) 621-FEMA
Fax: (800) 462-7585
Technical Assistance: (800) 475-0243
- Ohio Safe Schools Center, University of Cincinnati: www.ebasedprevention.org
Phone: (800) 788-7254, ext. 2



Ohio School Boards Association

8050 N. High St., Ste. 100
Columbus, OH 43235
(614) 540-4000 [main]
(614) 540-4100 [fax]
www.ohioschoolboards.org

OSBA mission

OSBA leads the way to educational excellence by serving Ohio's public school board members and the diverse districts they represent through superior service and creative solutions.

OSBA vision

OSBA is the recognized and respected voice of public education, leading through demonstrated expertise, active and engaged membership, and superior service in a competitive, global environment.