



Oldham County
Emergency Management
Gerald A. “Jerry” Nauert, Director

Guidelines for Dealing With the Effects of Recent High Water

The recent heavy rains causing high water in streams and along the banks of the Ohio River has caused damage to personal as well as public property.

Oldham County would like to assist you in finding some relief from this damage.

First and foremost, please contact your insurance agent to ascertain any coverage to which you may be entitled. And, although ***not guaranteed***, some assistance from state or federal government agencies may be available in the future.

This package of documents has been put together to assist you.

First, from Planning and Development Services, is a list of actions to take along with a list of resources.

Second, also from Planning and Development Services, is the procedures for restoration of electrical power in flooded areas.

Third, from Emergency Management, is Damage Survey Report Instructions in case FEMA assistance becomes available.

Lastly, is a message from the Better Business Bureau warning of possible restoration scammers and a list of Resources for Consumers and Businesses Affected by Recent Flooding.

For more information about recovery efforts in Oldham County Kentucky, please contact any of the agencies listed in the documents or the following:

Tina Schindler, Administrative Assistant
 Oldham County Emergency Management
 502-225-5115
tschindler@oldhamcountyky.gov

David Voegele, Judge Executive
 Oldham County Fiscal Court
 502-222-9357
dvoegele@oldhamcountyky.gov

DAVID VOEGELE
JUDGE-EXECUTIVE
DVOEGELE@OLDHAMCOUNTYKY.GOV



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JURBAN@OLDHAMCOUNTYKY.GOV

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KNUSS@OLDHAMCOUNTYKY.GOV

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AALVEY@OLDHAMCOUNTYKY.GOV

OLDHAM COUNTY
PLANNING & DEVELOPMENT SERVICES
100 WEST JEFFERSON STREET, SUITE 3, LAGRANGE, KENTUCKY 40031
OFFICE 502-222-1476 • FAX 502-222-3213
WWW.OLDHAMCOUNTYKY.GOV

NOTICE

This letter is to inform you that during the disaster recovery in Oldham County Kentucky, proper state and local permits are required **prior to** any repair. Activities taken to prevent further damage to your home, such as removing damaged & wet materials or covering holes, do not require a permit; however, all repair and rebuilding activities need to be permitted. Failure to follow the local building code can result in an order to stop construction, a fine, higher flood insurance rates, denial of flood insurance, or all of the above. During times of emergency, local, State and Federal agencies work together closely to expedite the permitting process to help property owners quickly begin recovering from a disaster.

Actions for Property Owners or Renters:

- 1) Contact local officials for guidance on damage assessments and flood insurance claims
- 2) Document all damage before doing any work to the structure, including removal of wet or damaged materials. Create a list of damage, record model numbers, take pictures or videos, etc.
- 3) Protect your home from further damage by opening doors and windows, covering any exterior damage, removing any mud or debris, draining the basement, and by checking for broken or leaking pipes
- 4) Ensure authorizations and permits are secured prior to rebuilding. Federal, state and local officials work together to ensure a speedy permit review process
- 5) Assess and implement mitigation strategies and actions for recovery.
- 6) Find out if debris will be picked up curbside or if it must be taken to a designated location.

Flood Recovery Guides for Community Members

Flood Insurance

- o Flood Insurance: How It Works (<https://goo.gl/jhFWvL>)
- o Flood Insurance: NFIP Claims Handbook (<https://goo.gl/pK9K52>)
- o Flood Insurance Summary of Coverage (<https://goo.gl/L6QJFL>)
- o Increased Cost of Compliance (<https://goo.gl/enHhoh>)

Protecting Your Home

- o Protecting Your Home and Property from Flood Damage (<https://goo.gl/MMJeBV>)
- o Salvaging Water-Damaged Family Valuables and Heirlooms (<https://goo.gl/Ldc4fZ>)
- o Understanding Flood Loss Avoidance (<https://goo.gl/PS4xW6>)

For more information about recovery efforts in Oldham County Kentucky, please contact the following:

Jim Urban
Oldham County Floodplain Coordinator
502-22201476
jurban@oldhamcountyky.gov

David Voegele, Judge Executive
Oldham County Fiscal Court
502-222-9357
dvoegele@oldhamcountyky.gov



David Voegele
Judge Executive
dvoegele@oldhamcountyky.gov

Mark Theiss
Chief Building Official
mtheiss@oldhamcoountyky.gov

Kevin Nuss
Deputy Judge Executive
knuss@oldhamcountyky.gov

PROCEDURE FOR RESTORATION OF ELECTRICAL POWER IN FLODDED AREAS

The Oldham County Building and Inspections Division has developed this set of guidelines to follow in order to restore power to businesses and residences in areas affected by flooding.

All electrical equipment such as electrical panels, breakers, receptacles, lights and appliances that were submerged in water or damaged, must be replaced according to the current National Electrical Code. A permit must be obtained by the electrical contractor and an inspection performed by a County electrical inspector prior to the electrical service being restored. If the residence is occupied by the owner, the owner may obtain the permit from our office between the hours of 8:00 am and 4:30 pm Monday through Friday to perform the work themselves. The fee for a residential permit and one inspection is \$50.00.

If electricity to a home or business was disconnected by LG&E and no electrical equipment was submerged in water or damaged, please call the office at 502-222-3967 between the hours of 7:30 am and 4:30 pm Monday through Friday in order to schedule and inspection by a County electrical inspector to verify that there is no damage to the electrical system. Once the condition of the electrical system has been verified, the inspector will contact LG&E to reconnect the electrical service. A permit is not required for this inspection.

Boat slips/docks that are inaccessible because of high water and are fed from a residence must be disconnected from the residence until the water has receded enough to make all necessary repairs and electrical inspections.

DAMAGE SURVEY REPORT INSTRUCTIONS

Follow instructions and complete the Damage Survey Report. Return completed report to: Tina Schindler at Oldham County Emergency Management by Email: tschindler@oldhamcountyky.gov or FAX: 502-222-0380

**** COMPLETION OF THIS REPORT DOES NOT GUARANTEE FEMA ASSISTANCE****

INCIDENT: Flooding Date of Incident: February, 2018
Affected Area: Oldham County-various areas KYEM Incident #: 20180966

Purpose: The KyEM-551 is used to gather data resulting from a significant incident. The data is one of the sources used to determine if a major disaster declaration request will be made.

General Procedure: The KyEM-551 is completed in original only by the person conducting the survey. Completed copies are filed.

Detailed Procedure:

City: Enter the name of the city of the area surveyed

County: Enter the name of the county of the area surveyed

Date: Enter of date of the survey

Type of Disaster: Check the type of incident. If other than a tornado, floor or earthquake, enter incident type in space provided

Damage Survey Team: Enter the names of the Damage Survey Team members

Address: Enter street or road name, name of apartment building, mobile home park, etc. Be specific as possible, using house numbers if available/feasible.

Name of Family: Enter the family's name, if available

Home: Is it the primary residence (residence is the main home most of the year) or secondary residence (used by the family for recreation on weekends, vacations, etc.)

Type: Is it a single-family (SF) or multi-family (MF) dwelling or mobile home (MH)?

Status: Is the home owned or rented by the occupants?

Damage: Using the guidelines shown on the bottom of the form, estimate if damage is: Affected Habitable, Minor, Major or Destroyed

Water Depth: Enter depth of water in feet or inches

Estimated Income: Low, Medium or High. Check estimated income of family.

Insurance: If possible, determine if the dwelling is covered by flood insurance, windstorm, or homeowners insurance.

Better Business Bureau Warns of Storm Chasers

(LOUISVILLE, KY) –The recent damage done by floods in Greater Louisville and Southern Indiana brings out the best in people, as strangers reach out to help others in need. Unfortunately, the aftermath of a crisis also brings out contractors who take advantage of those who have already been victimized.

As a follow up, your local Better Business Bureau is warning local residents affected by the recent flooding to beware of storm chasers and out-of-town contractors soliciting business.

“It is not uncommon for out-of-town storm chasers to solicit business after disasters like the recent flooding,” said Reanna Smith-Hamblin, President/CEO of BBB serving Louisville, Southern Indiana, and Western Kentucky. “Storm chasers may not have proper licensure and may offer quick fixes or make big promises to which they won’t deliver.”

Your BBB offers the following tips for flood victims:

- Know your rights and responsibilities provided by the state Attorney General. Kentucky residents can contact the Kentucky Attorney General’s office at ag.ky.gov or call 502.696.5300. Indiana residents can contact the Indiana Attorney General’s office at in.gov/attorneygeneral or 317.232.6201.
- Businesses must be licensed. Contact the Revenue Commission at 502.574.4860 to check out a company’s licensure.
- Many municipalities require a solicitation permit if sales people go door-to-door. Verify that they need to have a permit by contacting your local Township or Municipality or call Permits & Licensing at 502.574.3321
- While most roofing contractors abide by the law, be careful allowing someone you do not know to inspect your roof. An unethical contractor may actually create damage to get work.
- Try to get at least 3-4 quotes from contractors, and insist that payments be made to the company, not an individual.
- Do not pay for the job in advance. Be wary of any contractor who demands full or half payment upfront.
- Resist high-pressure sales tactics, such as the “good deal” you’ll get only if you hire the contractor on the spot.
- Get a written contract that specifies the price, the work to be done, the amount of liability insurance coverage maintained by the contractor, and a time frame. Require a copy of their current certificate of insurance.
- For general questions or complaints related to insurance, contact your state’s Department of Insurance. Kentucky residents can visit insurance.ky.gov or call 502.564.3630. Indiana residents can visit in.gov/idoi or call 1.800.622.4461.
- Pay by credit card, if possible; you may have additional protection if there’s a problem.
- If you suspect a company may be price gouging necessary goods or services due to this disaster, report the business to BBB and the Attorney General’s office.
- Beware of FEMA imposters. In the past, scammers impersonate FEMA to try to scam consumers. Remember that FEMA does not charge for inspections and they always wear ID badges. If you are still unsure, check with FEMA first at fema.gov or call 202.646.2500.
- If you are looking to donate to a charity, be sure to check out the charity first at give.org and other charity evaluators like Charity Navigator or Guidestar.

BBB is warning area contractors to beware of storm chasers who are willing to pay local construction companies substantial amounts of money to use a local business’s established name, reputation and phone so they can masquerade as a local business.

We have seen this happen in other areas of the country. After doing repairs paid by insurance companies, the out-of-state contractors left the area. Many contractors who agreed to let these storm chasers use their name regret their decision once they were left holding the bag of unsatisfied customers due to bad workmanship and/or unfulfilled warranties.

Disaster victims should never feel forced to make a hasty decision or to choose an unknown contractor. Start With Trust. For reliable information, lists of BBB Accredited Businesses by industry and BBB Business Profiles you can trust on local businesses, visit bbb.org or call 1.800.388.2222.

Resources for Consumers and Businesses Affected by Recent Flooding

Better Business Bureau understands that the days after a disaster are a stressful time for victims; therefore, we have compiled the below list of helpful resources to aid you in your clean-up efforts.

- For general questions regarding the reliability of a business, contact the BBB at bbb.org or 502.583.6546.
- To ensure that a business is registered to do business in your state, contact Metro Revenue Commission at 502.574.4860.
- Check with your insurance company about policy coverage and specific filing requirements.
- If you have downed power lines or broken gas lines, contact your service provider or call 911 if an immediate danger exists.
- For general advice on coping after a disaster, contact the Federal Emergency Management Agency (FEMA) at 1-800-621-FEMA (3362) or www.fema.gov.
- To find out about possible road closures and detours, contact your state's Department of Transportation. Kentucky residents can visit transportation.ky.gov or call 502.564.4890. For Indiana, visit in.gov/indot or call 1.855.463.6848.
- For general questions or complaints related to insurance, contact your state's Department of Insurance. For Kentucky, visit insurance.ky.gov or call 502.564.3630. Indiana residents can visit in.gov/idoi or call 1.800.622.4461.

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