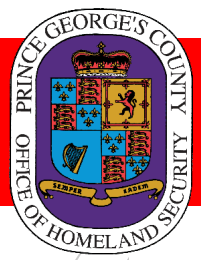


CREATING RESILIENT COMMUNITIES: A WEBINAR SERIES

# WELCOME

**Office of Homeland Security**  
**Office of Emergency Management**



# AGENDA

Welcome

Remarks

Maryland Insurance Administration: The Importance of Insurance

Hazard Mitigation

Q&A

What's Next?



# Maryland

INSURANCE ADMINISTRATION

[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

(800) 492-6116

## Disaster Preparedness Information:

[www.insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx](http://www.insurance.maryland.gov/Consumer/Pages/InsurancePreparednessNaturalDisasters.aspx)

## Flood Insurance Information:

[www.insurance.maryland.gov/Consumer/Pages/flood-insurance.aspx](http://www.insurance.maryland.gov/Consumer/Pages/flood-insurance.aspx)

Joy Hatchette, Associate Commissioner

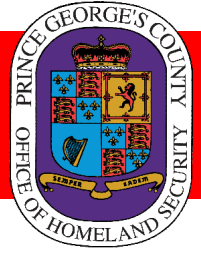
Consumer Education and Advocacy Unit

[joy.hatchette@maryland.gov](mailto:joy.hatchette@maryland.gov)

[www.facebook.com/MdInsuranceAdmin](https://www.facebook.com/MdInsuranceAdmin)

[www.twitter.com/MD\\_Insurance](https://www.twitter.com/MD_Insurance)

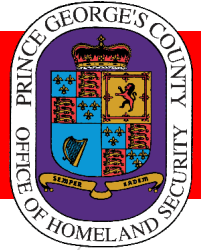
[www.instagram.com/marylandinsuranceadmin](https://www.instagram.com/marylandinsuranceadmin)



# HAZARD MITIGATION



Presented by:  
Ehsan Bahador, Emergency Planner

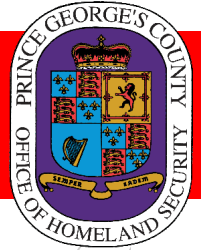


# What is a hazard?

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A source of danger or risk.





# What is the meaning of mitigation?

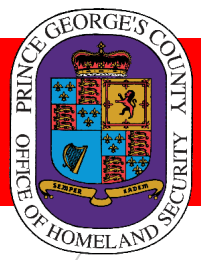
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To make something less dangerous, serious, or painful.

# What is risk?



**RISK = HAZARD x EXPOSURE**



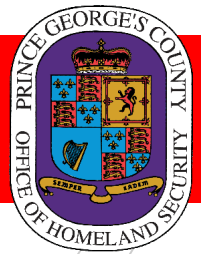
# Prince George's County's Frequent Hazards

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- Flood
- Tornado
- Fire (house fire/wildfire)
- Heat wave
- Winter storm

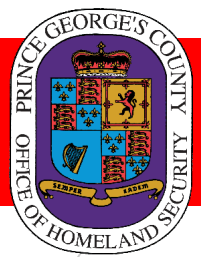






Do you think climate change would increase the frequency of hazard-related incidents?





# Flood

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A flood is an overflow of water that submerge land that is usually dry.



# What is a flood plain?

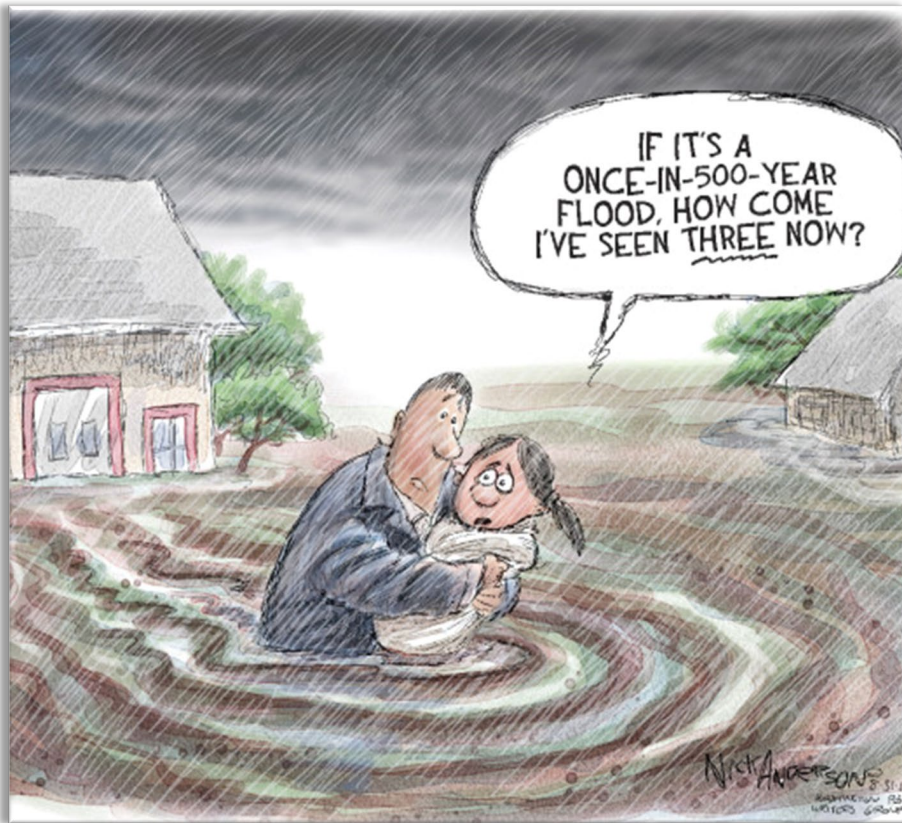


Fig. 1

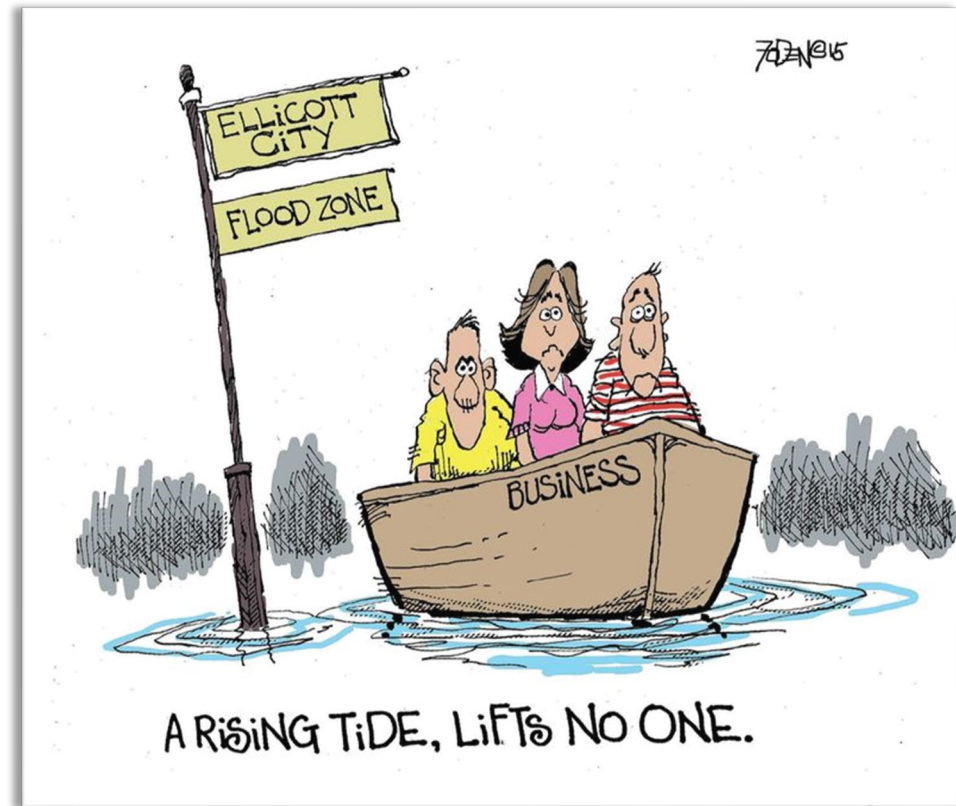
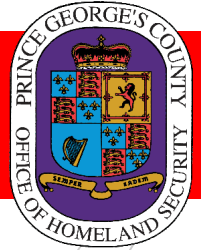


Fig. 2

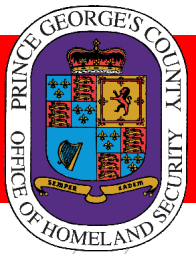
A flood plain is a generally flat area of land next to a river or stream.



# Are you in a flood-prone area?

- Maryland Flood Risk Application: <https://mdfloodmaps.net/map/>
- Flood Factor: <https://floodfactor.com/>
- MyCoast: Maryland: <https://mycoast.org/md>





# Mitigation Actions for a Flood-prone Area

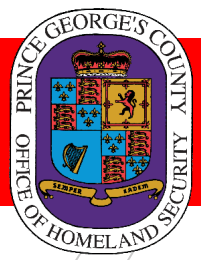
- Flood barrier/wall
- Elevation
- Avoid living close to coastlines or flood plains



Fig. 1



Fig. 2

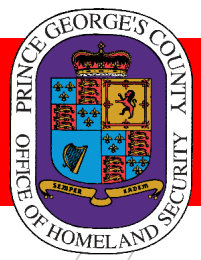


# Tornado

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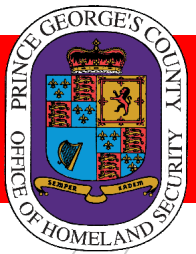
A tornado is a narrow, violently rotating column of air that extends from a thunderstorm to the ground.





# Should you try to escape from a tornado?





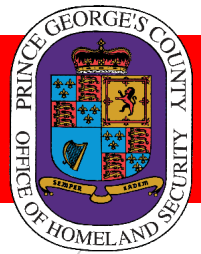
# Mitigation Actions for a Tornado

## Know Where to Go

*When Sheltering from a Tornado*





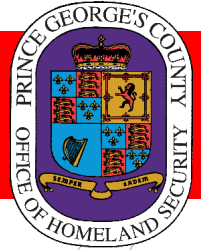


# Mitigation Actions for a Tornado, cont.

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- Construction of a safe room in houses, schools, and nursing homes
- Laminated or impact-residential glass
- Reinforced garage doors
- Window shutters



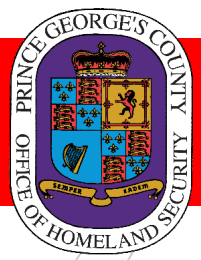


# Fire

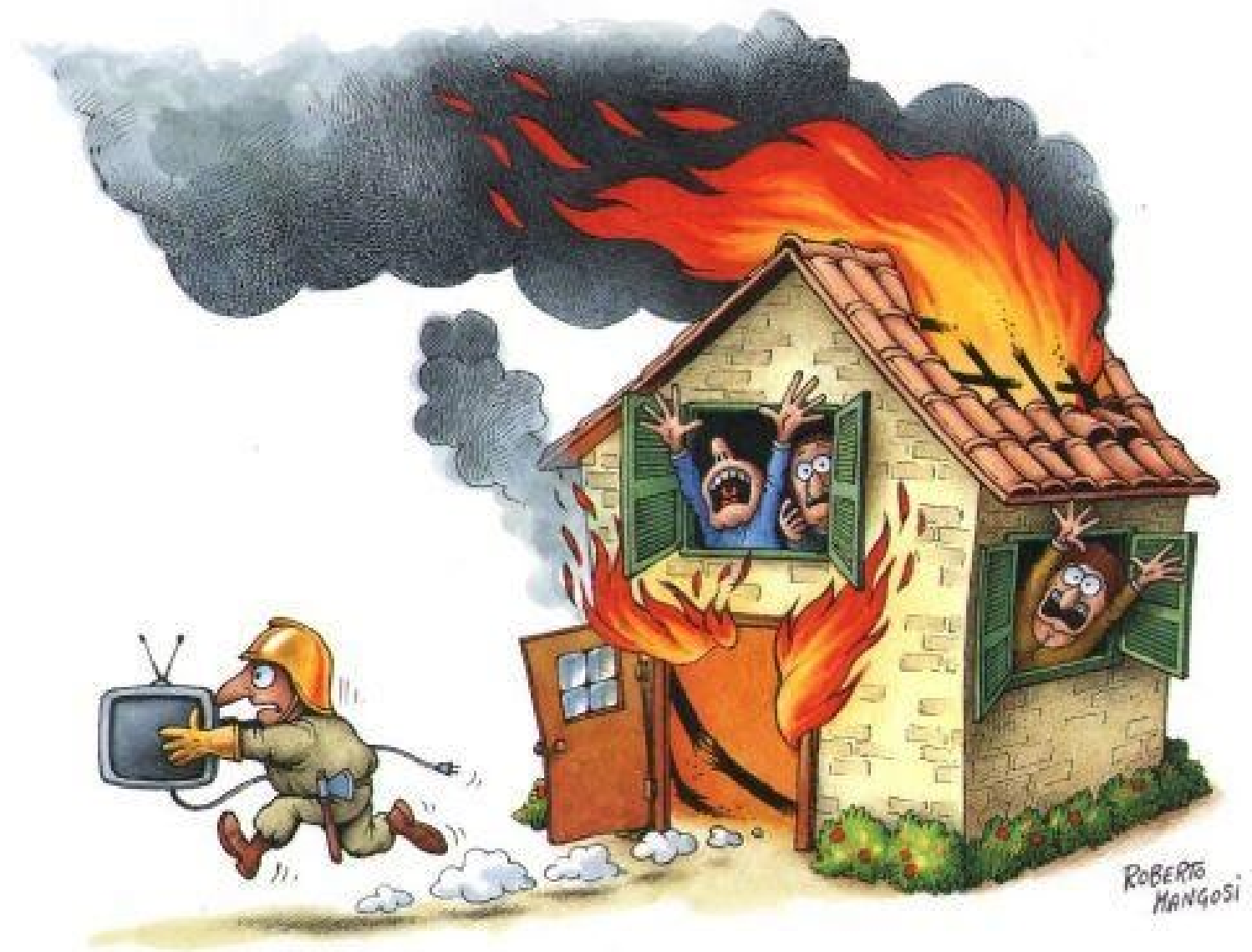
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A fire involves the destructive components of burning.

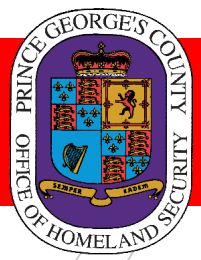




# What would you take with you in the event of a fire?

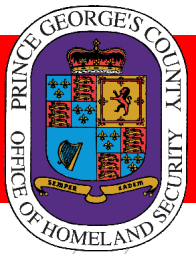


ROBERTS MANGOSI



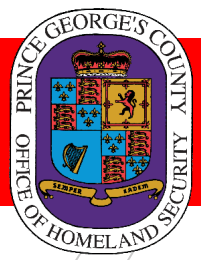
# Mitigation Actions for a Fire





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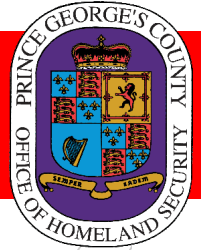


# Insurance is a means of protection from financial loss.

Some examples include:

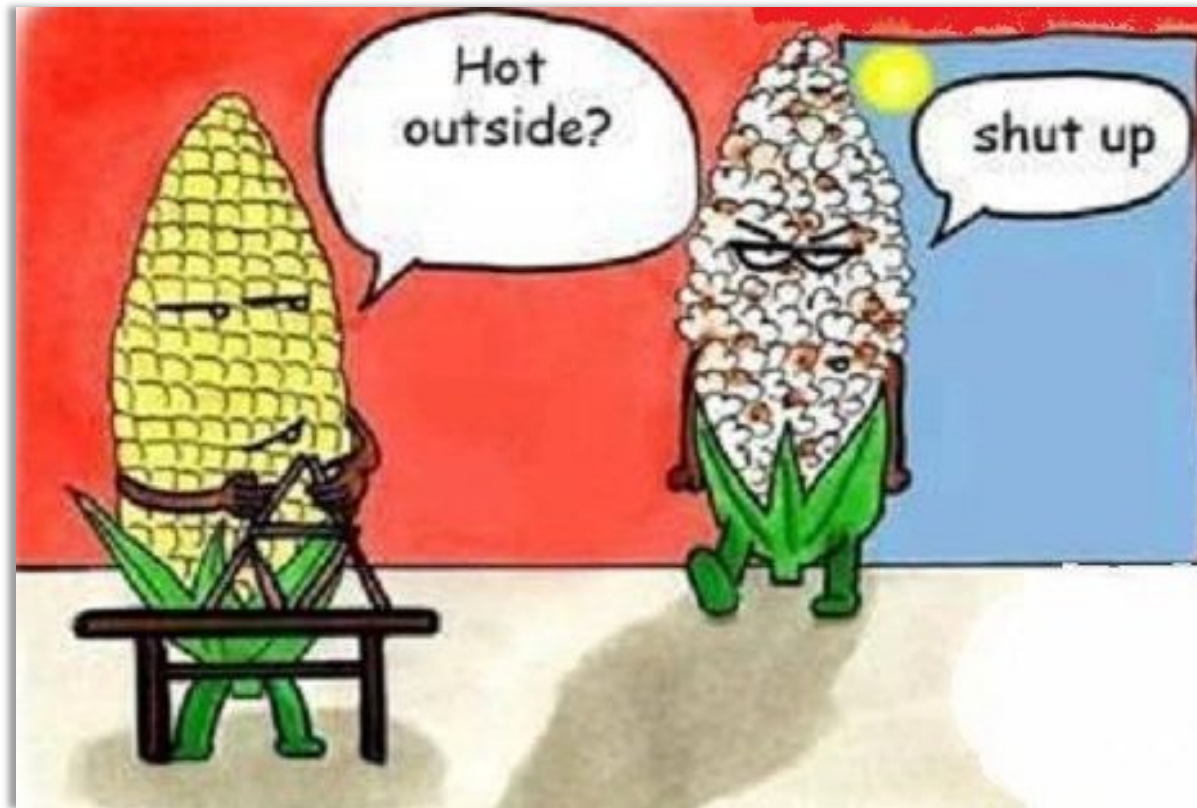
- Auto
- Medical
- Renters
- Flood
- Fire

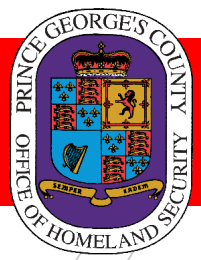




# Heatwave

An air mass of high temperature covering an extended area and moving relatively slowly.





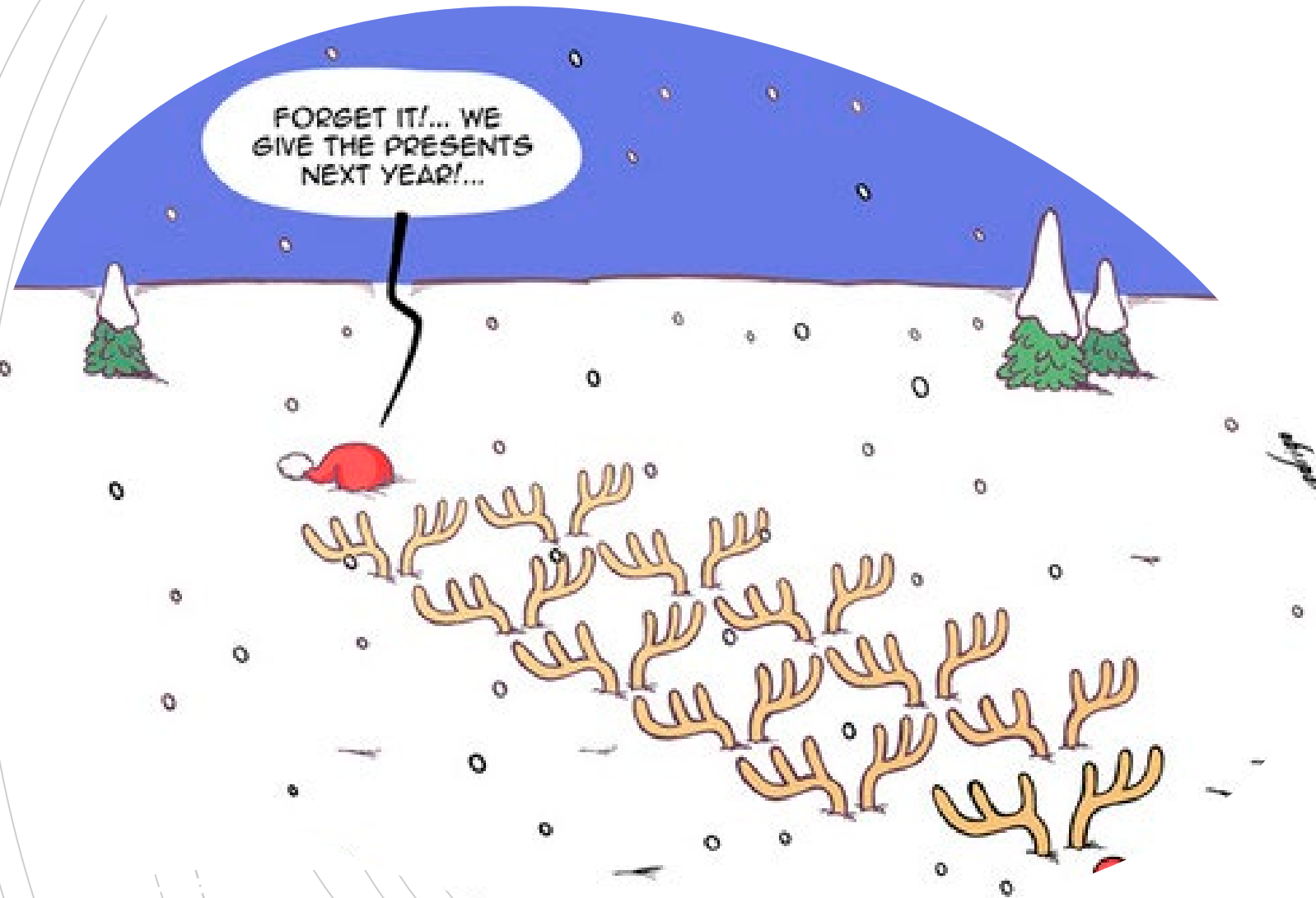
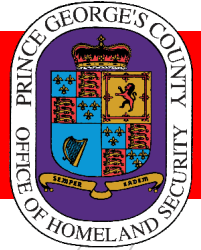
# Mitigation Actions for Extreme Heat

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- Find air-conditioning
- Avoid intense physical activities
- Wear light clothing
- Drink plenty of fluids
- Watch heat cramps, exhaustion and stroke
- Never leave people or pets in a closed car
- Check on family members and neighbors



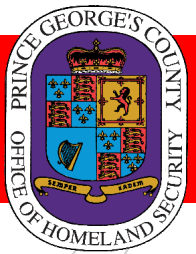




# Snowstorm

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A heavy fall of snow, especially with a high wind.

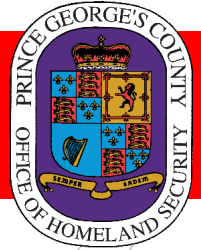


# Mitigation Actions for a Snowstorm



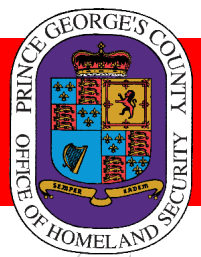
## IS YOUR VEHICLE WINTER READY?





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# Q&A

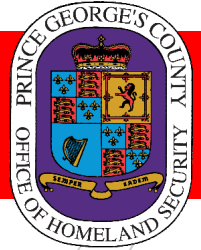


# References

Federal Emergency Management Agency  
[www.ready.gov](http://www.ready.gov)

Maryland Emergency Management Agency  
[www.MEMA.Maryland.gov](http://www.MEMA.Maryland.gov)

Prince George's County Office of Emergency Management  
[oem.mypgc.us](http://oem.mypgc.us)



# The End of One Chapter is Just the Beginning of Another...

**THANK YOU FOR YOUR PARTICIPATION!**

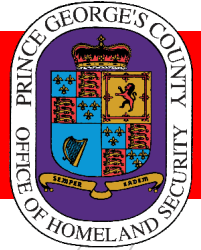
Be sure to join us next month!

**SEPTEMBER 14<sup>TH</sup> AT 7 PM**

**TOPIC:**  
Response

**PRESENTER:**  
Shelly Gooding, Emergency Planner





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Your feedback is important to us! Tell us what you thought about tonight's webinar.

Complete our survey at  
<https://www.surveymonkey.com/r/HWGPXLV>

**Thank You!**