



Home Retrofits in Allegany

Full Mitigation Best Practice Story

Allegany County, Maryland

Allegany County, MD - "NAILS" is a program to repair and improve the homes of needy homeowners. Hazard mitigation projects for victims of disaster receive priority consideration. Given the restricted amount of alternative housing available to potentially displaced homeowners, a concept of repairing, floodproofing, and improving local homes was initiated by the First Presbyterian Church of Cumberland, Maryland, in the aftermath of the 1996 floods. The First Presbyterian Church founded NAILS to directly serve the community as an affirmation of their faith and as a way for the entire community to work together for the greatest good.



NAILS volunteers are from local churches, synagogues, non-profit organizations and from outside work camps and are supplemented by skilled contractors for jobs too dangerous for volunteer labor or when mandated by local building codes.

A separate Memorandum of Agreement was initiated between Allegany County and NAILS to define the breath and scope of the contemplated work with dollar ceilings established unless pre-approved by the entire committee. In addition to the program's public notification campaign, various data bases (County Housing Authority, Public Welfare Office, Emergency Management Agency's 911 information) and information from the Flood Repair Advice Team were consolidated to obtain potential clients.

To date, 18 properties have been identified to participate. Eight homes have been retrofitted with the limited floodproofing endeavors. Inasmuch as the majority of efforts entail furnace elevations and re-locating electrical panels, the work has been suspended during the winter months to avoid disrupting or inconveniencing the household.

Allegany County believes the projects completed to date and those pending will aid significantly to the protection of homes and their contents in future flooding events. That will benefit the entire community.

Although initially concentrating on flood prone homes, the project will also consider high-wind damage caused by localized tornadoes (1997 in Frostburg, Maryland, for example) as a viable retrofit endeavor. Countless volunteer hours have already been expended and that will increase this spring when the program continues.

Standard Homeowner's insurance policies do not cover flood damage. The National Flood Insurance Program makes Federally backed flood insurance available to homeowners, renters, and business owners in participating communities.

Activity/Project Location

Geographical Area: **Single County (County-wide)**

FEMA Region: **Region III**

State: **Maryland**

County: **Allegany County**

Key Activity/Project Information

Sector: **Public**
Hazard Type: **Flooding**
Activity/Project Type: **Flood-proofing; Retrofitting, Non-structural**
Activity/Project Start Date: **07/1998**
Activity/Project End Date: **Ongoing**
Funding Source: **Other FEMA funds/ US Department of Homeland Security**
Funding Recipient: **Property Owner - Residential**
Funding Recipient Name: **Various Homeowners**

Activity/Project Economic Analysis

Cost: **\$100,000.00 (Estimated)**

Activity/Project Disaster Information

Mitigation Resulted From Federal
Disaster? **Unknown**
Value Tested By Disaster? **No**
Repetitive Loss Property? **Unknown**

Reference URLs

Reference URL 1: <http://www.fema.gov/business/nfip/>
Reference URL 2: <http://www.maryland.gov/>

Main Points

- "NAILS" is a program to repair and improve the homes of needy homeowners. Hazard mitigation projects for victims of disaster receive priority consideration.
- NAILS volunteers are from local churches, synagogues, non-profit organizations and from outside work camps and are supplemented by skilled contractors for jobs too dangerous for volunteer labor or when mandated by local building codes.
- Although initially concentrating on flood prone homes, the project will also consider high-wind damage caused by localized tornadoes.