

# Be Ready Layton Citizen Corps Newsletter Fall 2010

*Newsletter for CERT, NBW, VIPS, Fire Corps & Amateur Radio Groups*

## Events Bring Neighbors Together



*Residents of Oak Forest talk with Mary Beth Friedrich, VIPS volunteer, about child safety issues*



*Layton City Police Department was present at the Oak Forest Walk-about to spend time with residents.*



*Families walked, rode bike and skateboards at the Oak Forest Walk-about on May 19. This annual event encourages families to get out and be with their neighbors.*



*CERT members from the South District explain the program to interested residents*



*South District residents learned about Emergency Preparedness at a Fair held on July 31 at the new Legacy Park in West Layton*



*South District residents learn about participating in Neighborhood Watch*

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The Citizen Corps Newsletter is published as a service to the Layton Citizen Corps volunteers and to citizens of Layton City, Utah. Address general correspondence to:

**Dawn Fitzpatrick, Newsletter Editor  
Layton City Citizen Corps Council**

**Executive Board**

COUNCIL CHAIR	Jim Mason 801-336-3820—Layton City Center
VICE-CHAIR FIRE CORPS	Lance Beech lbeech@laytoncity.org
VICE-CHAIR VIPS	Lt. Jim Petre policevolunteers@laytoncity.org 801-497-8300

**Advisory Board**

VOLUNTEER COORDINATOR	Dawn Fitzpatrick dfitzpatrick@laytoncity.org
NBW PROGRAM COOR.	Tami Daich neighborhoodwatch@laytoncity.org 801-336-3535
POLICE DEPT. REPRESENTATIVE	Officer John Ottesen jottesen@laytoncity.org 801-336-3424
VIPS PROGRAM COOR.	Mary Beth Friedrich 801-336-3535
VOLUNTEER INSTRUCTORS	
FIRE CORPS PROGRAM COOR.	Natalie Tholen firecorps@laytoncity.org
FIRE DEPT. REPRESENTATIVE	Lance Beech lbeech@laytoncity.org
HAM RADIO PROGRAM COOR.	Michael Groves emcomm@laytoncity.org
ECC REPRESENTATIVE	Michael Groves emcomm@laytoncity.org
NEWSLETTER LAYOUT	Dawn Fitzpatrick, CHES

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**UPCOMING CLASSES**

A Train-the-Trainer Course will be offered on August 26 and 27 in the evening. The Northridge District is sponsoring this training. If you are CERT trained and are interested in being a volunteer CERT instructor, call 801-336-3820 to register. Course is offered at no charge.

A refresher CERT course is anticipated on October 7 for members of the North District. For more information, contact your Area Coordinators.



**An Opportunity to Support Our Police**

Please see page 6 for flyers for an upcoming event at Barnes and Noble. Funds raised at this event will go toward Crime Prevention activities.



**FEMA**

Interested in learning more about Emergency and Disaster Preparedness? More on how to safeguard your families? Then consider taking some FEMA courses.

To view the course schedule and to register for these FREE on-line courses, go to:

<http://training.fema.gov/IS/crslist.asp>

Some courses that are recommended for interested citizens are:

1. IS 394.a—Protecting Your Home of Small Business From Disaster
2. IS 22—Are You Ready? An In-depth Guide for Citizen Preparedness
3. IS 317—Introduction to CERT

There are many other courses available for those with special interests or needs. Most courses take just a few hours to complete. A test is offered at the end and a certificate of completion can be obtained.

## AM I AT RISK FOR FLOODING AT MY HOME?

*By Dawn Fitzpatrick, Layton Resident and Citizen Corps Volunteer Coordinator*

Have you seen those commercials on TV recently that show the man standing in water and his home under water? They have been run quite frequently on the tube and it made me wonder about my home. We live near two creeks so the concern has always been there. But watching the news lately made me realize that we are more at risk from a heavy rain that overloads the city infrastructure.

At the time of the writing of this newsletter, there are currently eight (8) states<sup>1</sup> that are suffering some form of flooding that has put them in the “disaster” category. Utah has seen flooding in the central part of the state in the past few weeks and there was a recent landslide in the Birdseye area from heavy rains.

So what is my risk? And what should I be doing about it? The TV commercials are pushing flood insurance. Did you know that your homeowner’s insurance policy will NOT cover flood. Flooding is the #1 natural disaster in America. Everyone is at some risk. The following is from the FloodSmart.gov website. I went on-line and completed the one-step risk-assessment and to my surprise it lists my home in a “Special Flood Hazard Area—Property at High Risk”. Not all of Layton is considered in this category, but it doesn’t mean your home won’t be a victim of flooding.

I am sharing this with you so you may decide if insurance is needed and to educate you a little more about what it covers and what constitutes a flood. Flood insurance is expensive, depending on the risk-assessment. It has exemptions too. For instance, a finished basement is only covered for basic structure, not the finished product. Personal belongings can be insured for an additional cost. But given the statistic that it costs an average of \$33,000 to recover from flood damages<sup>1</sup> it might be worth it for some families. (FloodSmart.gov)



### **What is a Flood?**

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes, broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall.

Just because you haven’t experienced a flood in the past, doesn’t mean you won’t in the future. Flood risk isn’t just based on history, it’s also based on a number of factors: rainfall, river-flow and tidal-surge data, topography, flood-control measures, and changes due to building and development.

Flood-hazard maps have been created to show different degrees of risk for your community, which help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.

### **Protect Yourself with Flood Insurance**

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Over the past 10 years, the average flood claim has amounted to over \$33,000. Flood insurance is the best way to protect yourself from devastating financial loss.

Flood insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property’s flood risk.

All policy forms provide coverage for buildings and contents. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. Typically, there’s a 30-day waiting period—from date of purchase—before your policy goes into effect. That means now is the best time to buy flood insurance.

Visit [www.floodsmart.gov](http://www.floodsmart.gov) for more information.