

# Consumer Group Snapshot

## Persons Who Are Disaster Victims

Consumer Category:  
**Special Needs**



February 2007

**CONSUMER GROUP: Persons who are disaster victims**

**DEFINITIONS**

The Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1988, Public Law 93- 288, as amended, authorizes the delivery of federal disaster assistance following a declaration of major disaster by the president.<sup>1</sup> A major disaster is defined in 44 Code of Federal Regulations as: “Any natural catastrophe ... or regardless of cause, any fire, flood, explosion, in any part of the United States, which in the determination of the president causes damage of sufficient severity and magnitude to warrant major disaster assistance ... to supplement the efforts and available resources of state, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering caused thereby.”

The Federal Emergency Management Agency (FEMA) disasters are ONLY those that were declared to be disasters by the president.<sup>2</sup> It does not include information such as an individual house fire (for which an individual would NOT be eligible to apply to FEMA for assistance). According to the Ohio Emergency Management Agency, there have been 14 presidential disasters declared affecting Cuyahoga County since 1964.<sup>3</sup> Close to half were for flooding. See table below.

**Presidential Disaster Declarations for Cuyahoga County, by Date of Declaration, 1964 – 2006**

Type of Declaration	#
Blizzard: 1978	1
Flooding: 1964, 1969, 1972, 1973, 1975, 2003	6
Power blackout: 2003	1
Severe storms: 1989, 1992, 2004, 2006	4
Tornadoes: 1965, 2002	2
<b>TOTAL</b>	<b>14</b>

Source: "Disasters in Ohio," Ohio Emergency Management Agency (EMA), Ohio Department of Public Safety.

Emergency Food and Shelter Board grants come from FEMA and are administered by United Way of Greater Cleveland. This is money that can go to agencies that are helping with personal disasters (not FEMA declared disasters).

**THE CONSUMERS**

See Attachment 1: Family of Services & Attachment 2: Consumer Matrix

*Stage One:* At Risk (Estimated Number/ Percent County Population)

The entire population is at risk of disaster.

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*Stage Two: In Crisis* (Estimated Number/ Percent County Population)

Cuyahoga County population per the American Community Survey:

2003: 1,349,047

2004: 1,361,330<sup>4</sup>

In 2004, 27,360 people from Cuyahoga County (2 percent of the county population) applied to the State of Ohio Emergency Management Agency for Individual Disaster Assistance.<sup>5</sup> In 2003, 50,432 people from Cuyahoga County (3.7 percent of the county population) applied for disaster assistance largely because of the power blackout. There were two federally declared disasters in Cuyahoga County during 2006.

Between 2001 and 2005, without final 2005 data, there were 9,475 fires in Cuyahoga County according to the Ohio State Fire Marshall's Office.<sup>6</sup> These accounted for 75 civilian deaths and \$95,734,231 losses. In 2004, there were 1,897 fires in Cuyahoga County that resulted in 118 injuries and 10 deaths. This represents 0.3 percent of estimated total number of households in the county per the American Community Survey 2004: 557,873.

Between 1998 and 2004, according to the City of Cleveland Department of Public Safety, there were 9,826 structure fires to which the City of Cleveland's Division of Fire responded.<sup>7</sup> In 2004, there were 1,327, 0.7 percent of Cleveland households. (Estimated number of total households in Cleveland per American Community Survey, 2004: 181,985). See table below. These accounted for the majority of fires in Cuyahoga County for 2004.

The Cleveland Chapter of the American Red Cross reports 308 disaster incidents in Cuyahoga County in 2003-04 and 348 in 2004-05.<sup>8</sup> This affected 450 and 375 families, respectively, as well as 1,660 and 1,550 persons, respectively, for the same periods.

**Disaster Incidents and Those Affected  
Cuyahoga County, 2003/2004 and 2004/2005**

	2003/2004	2004/2005
<b>Total Incidents</b>	308	348
<b>Families Affected</b>	450	375
<b>Individuals Affected</b>	1660	1550

Source: American Red Cross, Greater Cleveland Chapter

*Stage Three: Aftermath of disaster.*

According to the U.S. Department of Veteran Affairs, National Center for Post-traumatic Stress (n.d.), most people exposed to a traumatic, stressful event experience some of the symptoms of post traumatic stress syndrome (PTSD) in the days and weeks following exposure. Available data suggest that about 8 percent of men and 20

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	percent of women go on to develop PTSD, and roughly 30 percent of these individuals develop a chronic form that persists throughout their lifetimes. <sup>9</sup> In Cuyahoga County, approximately 7,660 individuals can be expected to deal with post traumatic stress from disasters (28 percent of the 27,360 Cuyahoga County residents applying for Individuals Disaster Assistance).
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Age by Generation	Crosses generations
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Risk Factors	<p>Natural disasters cannot be predicted.</p> <p>Some disasters, such as fires, do have risk factors. Risks for being a victim of fire per the U.S. Fire Administration/National Fire Data Center (2004) :<sup>10</sup></p> <ul style="list-style-type: none"> <li>• Living in substandard housing;</li> <li>• Low household income;</li> <li>• Household crowding;</li> <li>• Low education achievement;</li> <li>• High unemployment; and</li> <li>• Inadequate parental supervision.</li> </ul> <p>Risk factors for both children, adolescents, and adults for experiencing serious and lasting psychological distress after a disaster per the U.S. Department of Veteran Affairs, National Center for Post-traumatic Stress (n.d.):<sup>11</sup></p> <ul style="list-style-type: none"> <li>• Female gender;</li> <li>• 40 to 60 years old;</li> <li>• Little previous experience or training relevant to coping with disaster;</li> <li>• Ethnic minority;</li> <li>• Low socioeconomic status;</li> <li>• Children present in the home;</li> <li>• For women, the presence of a spouse, especially if he is significantly distressed (husbands' symptoms severity predicted wives' symptoms severity);</li> <li>• Psychiatric history;</li> <li>• Severe exposure to the disaster, especially injury, life threat, and extreme loss;</li> <li>• Living in a highly disrupted or traumatized community; and</li> <li>• Secondary stress and resource loss.</li> </ul>
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Historic Trend Line

Disasters have an unpredictable pattern.

The number of fires has been increasing between 2001 and 2005. Even without all of the data for 2005, there were more fires during any year since 2001. See table below.

**Fires in Cuyahoga County, 2001-2005**

	<b>FIRES</b>	<b>LOSS</b>	<b>INJURIES</b>	<b>DEATHS</b>
2001	1,840	\$17,966,150	121	19
2002	1,893	\$18,364,234	98	13
2003	1,921	\$15,897,143	90	20
2004	1,897	\$23,306,704	118	10
2005*	1,924	\$20,200,000	72	13
<b>TOTAL</b>	<b>9,475</b>	<b>\$95,734,231</b>	<b>499</b>	<b>75</b>
<b>*Not all of 2005 has been reported</b>				

Source: Ohio State Fire Marshal's Office, Fire Prevention Bureau Division

Overall the number of structure fires in the city of Cleveland has been decreasing. This is likely the result of decreasing numbers of households in the City. (See table below.)

**Structure Fires to which the City of Cleveland's Division of Fire Responded\*, 1998-2004**

<b>Year</b>	<b>#</b>	<b>%</b>
<b>Total structure fires 1998 - 2004</b>	9,826	
<b>Fires in 1998</b>	1,508	15.35%
<b>Fires in 1999</b>	1,406	14.31%
<b>Fires in 2000</b>	1,467	14.93%
<b>Fires in 2001</b>	1,352	13.76%
<b>Fires in 2002</b>	1,408	14.33%
<b>Fires in 2003</b>	1,358	13.82%
<b>Fires in 2004</b>	1,327	13.50%
<i>*Division of Fire does not track or record habitable versus nonhabitable structure fires</i>		

Source: Public Information Request made to City of Cleveland, Department of Public Safety

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Influencing Factors Underlying Historic Trend Line (+/-)	Not applicable.
Life Trajectory	Man-made or natural disaster occurs ⇒ Immediate needs for food, shelter, clothing, and mental health addressed ⇒ Post-traumatic stress treated ⇒ Resume normal life independently
Consumer Impact Strategy	Education and prevention to prepare for disasters in the event that they strike. For victims of disaster: to remove individual from immediate harm, to provide for basic needs, and to provide other short-term supplemental supports to return individuals and families to normal functioning.
Future Projection	Not applicable.
<b>THE SAFETY NET:</b> Which of the 80 safety net core services are needed to empower consumers to positively alter their life trajectory?	
<i>Stage One:</i> At Risk	None
<i>Stage Two:</i> In Crisis	<p><b>Primary Service</b></p> <ul style="list-style-type: none"> <li>• Disaster Services</li> </ul> <p><b>Supportive Services</b></p> <ul style="list-style-type: none"> <li>• Clothing</li> <li>• Emergency Food</li> <li>• Homeless Shelter</li> <li>• Housing Counseling</li> <li>• Money Management</li> </ul>
<i>Stage Three:</i> Stabilized	<p><b>Primary Services</b></p> <ul style="list-style-type: none"> <li>• Disaster Services (Assistance with helping victims of disaster develop and implement family recovery plans)</li> </ul> <p><b>Supportive Services</b></p> <ul style="list-style-type: none"> <li>• General Counseling Service (Outpatient Mental Health Facilities)</li> <li>• Home Improvement</li> <li>• Money Management</li> </ul>

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Intended or Unintended Philosophy Underlying Service Delivery (i.e., assumptions about what will work)

*Historic philosophy:* As the Director of the Disaster Research Center at the University of Maryland writes, “Domestic crisis management efforts in U.S. society have been marked by tensions and shifts in emphasis between war planning - particularly plans for nuclear war - and efforts to manage natural and technological disasters. Over the past five decades, ‘civil defense,’ fallout shelters, and nuclear crisis relocation planning have gradually given way to policies and programs that focus on enhancing the ability of U.S. communities to better respond when disasters strike and to reduce losses through improved prevention, mitigation, and planning. The end of the Cold War and the dissolution of the Soviet Union gave further impetus to this policy shift.”<sup>12</sup>

*Current philosophy:* From a general policy planning perspective, the current philosophy in disaster planning and management, according to the Arlington, Virginia Office of Emergency Management. (n.d.), places a stronger emphasis on the local government’s role to be the primary responder to disaster with the federal government providing only a supporting role. <sup>13</sup> “The organized role of volunteers is also heavily emphasized with the community emergency response team (CERT) model of supplementing local government emergency services in times of disasters initiated in 1985 by the Los Angeles Fire Department. A CERT is a group of people organized as a neighborhood-based team that receives special training to enhance their ability to recognize, respond to, and recover from a major emergency or disaster situation. In times of major emergencies, professional emergency services may overload quickly given the crisis nature of disaster, and CERTs provide assistance while waiting for responders or once they arrive. FEMA recommends CERT training.

“The current philosophy of service delivery for both individual and community disasters emphasizes the importance of mental health following basic needs stabilization. Providing culturally competent services is recognized as essential. Culture is a source of knowledge, information, and support that provides continuity and a process for healing during times of tragedy. Survivors react to and recover from disaster within the context of their individual racial and ethnic backgrounds, cultural viewpoints, life experiences, and values. Culture also defines appropriate behavior and provides social support, identity, and a shared vision for recovery. Persons from disadvantaged racial and ethnic communities may be more vulnerable to problems associated with preparing for and recovering from disaster than persons of higher socioeconomic status.

“Because of the strong role that culture plays in disaster response, disaster mental health services are most effective when survivors receive assistance that is in accord with their cultural beliefs and consistent with their needs. In order to be culturally competent and to have positive client outcomes, disaster mental health providers must recognize the importance of community, racism and discrimination, and social and economic inequality when providing services.”

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Per the National Institute of Mental Health and the Department of Health and Human Services, despite the differences in disasters, communities and individuals survivors’ emotional responses to disaster tend to follow a pattern of seven “disaster phases”:<sup>14</sup>

- Warning or threat;
- Impact;
- Rescue or heroic;
- Remedy or honeymoon;
- Inventory;
- Disillusionment; and
- Reconstruction or recovery.

The characteristics of the disaster, as well as those of the community and its individual residents, affect the duration and nature of the seven phases. The phases do not necessarily move forward in linear fashion; instead, they often overlap and blend together. Furthermore, individuals may experience a given phase in different ways, and different cultural groups may respond differently during these phases.

In response to Hurricane Katrina, natural disasters are increasingly being seen as “social problems” where there is a conflict of power and a dysfunction of the social system.<sup>15</sup> Natural disasters and the uneven planning and response for all individuals are beginning to compromise part of an agenda of a social movement with sufficient resources to influence public discourse and to attract the attention of people in power.

A clear lesson learned from recent major disasters, most notably Hurricane Katrina, is the importance of individual and family preparedness to save lives and expedite recovery from emergencies. First responders may not be able to reach families within the first few days of a disaster and, as a result, basic preparedness measures are of critical importance.

**What Works**

- Pre-disaster hazard mitigation;
- Collaborative planning efforts clearly outlining such issues as communication pathways and responsibilities;
- Utilizing volunteers who are familiar with the community who can supplement the emergency forces; and
- Having a family disaster plan.<sup>16</sup>
- Personal preparedness (per staff of American Red Cross).

Per a Veteran’s Affairs study of post-disaster treatment and intervention:<sup>17</sup>

- “Families are extremely important systems and it is most important that post-disaster treatment and

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	<p>intervention efforts be aimed at the family unit.</p> <ul style="list-style-type: none"> <li>• “Outreach efforts for intensive services should focus on areas of the community where at-risk individuals and families (such as ethnic minorities and low-income individuals) are most likely to live. Treatments and interventions known to be effective for them should be implemented. It is important to pay attention to issues of diversity. Less intensive services, such as support groups and psycho-educational programs, may be adequate for groups at lower risk.</li> <li>• “It is important to provide support to the supporters in families, especially wives and mothers.</li> <li>• “Communities might want to encourage groups at very low risk, such as older adults and childless men, to assume a greater share of the burden for the community's recovery by volunteering and participating in paraprofessional activities.”</li> </ul>
<p>What Doesn't Work</p>	<ul style="list-style-type: none"> <li>• Entities responding to disaster working unilaterally with little to no collaboration with other agencies and create an ineffective use of resources.</li> <li>• As was demonstrated in the Katrina Hurricane disaster, no animal disaster planning has consequences for pets and other wildlife, and can compromise evacuation efforts.</li> <li>• A Wirthlin Worldwide study conducted June 2004 suggested that only one in ten U .S. households were truly prepared when it came to following all three of the guidelines set by the American Red Cross: making a disaster plan, building a disaster supplies kit, and getting trained to respond to an emergency.<sup>18</sup> While nearly half of survey respondents said they or someone in their household had been certified in CPR, only four in ten had put together a complete disaster kit, and just two in ten American households had taken the initiative to receive specific information and/or training on how to prepare for a catastrophic disaster or other emergency situation in the past 12 months.</li> <li>• Unfortunately, in the survey, some of the nation's most vulnerable populations, including lower income Americans, indicated they were the least prepared. In fact, these lower income Americans were more than twice as likely to be ill-prepared as their higher income counterparts. Similarly, young (age 35 or less) single people also reported lower levels of preparedness than other populations. The implication from this last point is both clear and alarming: Americans who would be most likely to be economically devastated from even a short-term loss of job or paycheck in the case of tragedy are also the least likely to be ready in case the unspeakable happens.</li> </ul>
<p>Community-wide Strategies to Impact Life Trajectories</p>	<p>Plan extensively for disaster, and provide basic needs assistance to move individuals back to normalcy with minimum amount of suffering and disruption.</p>

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**First Call for Help**      Between 2000 and 2004, there were 824 requests for services for those who were victims of disasters. Of these, 42 (5 percent) were unmet, meaning that there was no agency to which to refer callers. See Attachment 3: First Call for Help for more detail.

**RESOURCES**

**Identified Resources 2003-04**

<b>Identified Disaster Victims Revenues</b>		
<b>As of 5/11/06</b>		
	<b>Community</b>	<b>UW*</b>
Disaster Services	\$31,054,132	\$1,135,551
<b>Total</b>	<b>\$31,054,132</b>	<b>\$1,135,551</b>

\* UW revenues are included in community totals.

Note: This does not include all monies for this consumer group. See Attachment 4 for details and Attachment 5 for Revenue Checklist. Local FEMA Emergency Food and Shelter Program funds administered by United Way of Greater Cleveland are allocated for homeless providers and food pantries. Disaster victims may utilize these services, but funds are not exclusively for victims of disaster.

**Government Resource Trend Line**      Government funding has generally decreased.

**Future Direction of Government Funding**      The Ohio Emergency Management Agency (EMA) coordinates state assistance and resources during an emergency and prepares the state for all hazards through planning, training, exercises, and funding activities at the state and local level. This includes providing assistance to individuals and administering state and federal assistance to individuals and governmental entities recovering from disaster-related damage and costs. Ohio EMA coordinates homeland security funding, weapons of mass destruction training, anti-terrorism planning and training, and assists local and state agencies determine homeland strategies and priorities. Individuals can apply for funds from FEMA (which is cost-shared with the state) for Temporary Housing Assistance, Disaster Loans, and Individual and Family Grants.

Funding for FEMA fluctuates each year depending on the funding level of disasters (how many disasters for which FEMA had to pay out assistance). FEMA is a part of the Department of Homeland Security, created in the wake of the September 11<sup>th</sup> attacks. Overall funding for Department of Homeland Security has increased in the past several years; however, base funding (funding not associated to direct assistance relief for disasters which

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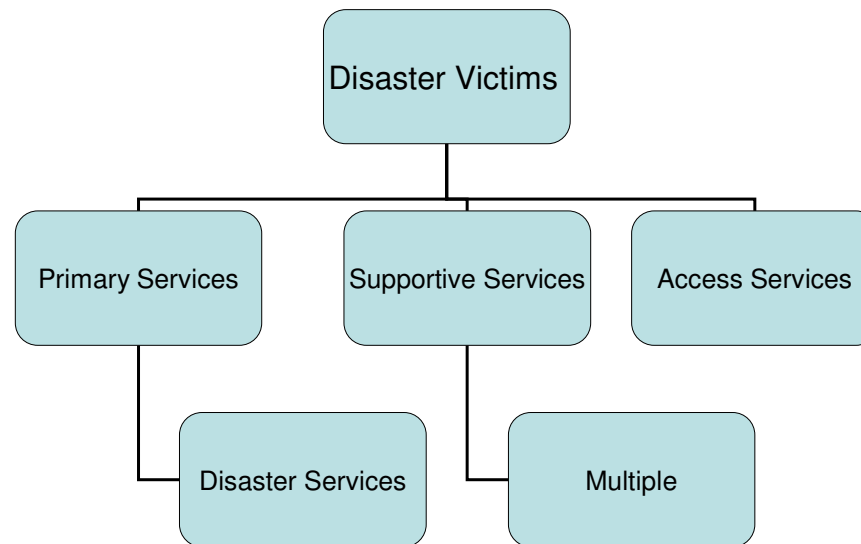
	<p>fluctuates depending on the number and extent of disasters) for FEMA has been decreasing and is projected to continue to decrease. This includes funding for such Urban Search and Rescue Teams, pre-disaster mitigation, and Metropolitan Medical Response Teams. Base funding in FY 2004 was \$960 million (6.5 percent decrease from 2003). In FY 2005, \$928 million was allocated, a decrease of 3.5 percent below 2004.<sup>19</sup></p> <p>Since the events of September 11<sup>th</sup>, tens of millions of dollars have been made available to local communities through Homeland Security. The majority of these funds has been awarded to the first responder community for training and equipment. Citizen preparedness is a key Homeland Security priority; however, significantly less funding has been made available to organizations to help individuals and families with basic all hazards preparedness. One local agency expert noted that the issue of family preparedness has not been approached in a systematic comprehensive manner due to lack of adequate financial resources, which would have a major detrimental impact upon the ability of families in the community to recover should a large scale disaster occur.</p> <p>Additionally, the state of Ohio uses a portion of its Temporary Assistance to Needy Families (TANF) block grant to provide up to \$1,500 in disaster assistance through the Prevention, Retention, and Contingency Program (PRC). Families must include a child or pregnant woman and have evidence of economic need. The Ohio Department of Job and Family Services, who administers TANF, reserves at least \$5 million in TANF funding for disaster victims.</p>
Return on Investment	<p>Planning and preparing individuals and communities for disaster can save considerable financial resources and lives when a disaster occurs. Rapid and thorough response and recovery for families after a disaster can stabilize individuals and families helping avoid even more negative financial and health outcomes, and return them quickly and completely to normal functioning. Not addressing mental health needs can cause considerable complications to resuming normal functioning and compromise self-sufficiency.</p>



# ATTACHMENTS

## Attachment 1: Family of Services

Family of Services  
AIRS: Organizational & Community Services



**Attachment 2: Consumer Matrix**

CORE SERVICES	SUB-CONSUMER GROUPS	ESTIMATED PERSONS IN NEED			ESTIMATED UNIVERSE OF POSSIBLE CONSUMERS		
		Description	Number	% of Total Population Families Households	Description	Number	% of Total Population Families Households
Disaster Services	Persons of all ages who are victims of a disaster.	U.S. Census 2000, SF1 (P1); SF4 (PCT144)	1,393,978	100.0% Population	All citizens are potentially at risk of either natural or man made disasters. Therefore, all citizens need to be prepared for emergencies. There is no good method for estimating the number of persons in need of disaster services in any one year.	N/A	N/A

### Attachment 3: First Call for Help

Persons who are victims of disaster											
CORE SERVICES	TOTAL REQUESTS					%Change*	MET				
	2000	2001	2002	2003	2004		2000	2001	2002	2003	2004
Disaster Services	46	99	128	290	261	467%	44	94	127	270	247
<b>Total</b>	<b>46</b>	<b>99</b>	<b>128</b>	<b>290</b>	<b>261</b>	<b>467%</b>	<b>44</b>	<b>94</b>	<b>127</b>	<b>270</b>	<b>247</b>

Persons who are victims of disaster									
CORE SERVICES	UNMET					TOTALS 00-04			%
	2000	2001	2002	2003	2004	Req.	Met	Unm.	Unmet
Disaster Services	2	5	1	20	14	824	782	42	5%
<b>Total</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>20</b>	<b>14</b>	<b>824</b>	<b>782</b>	<b>42</b>	<b>5%</b>

Attachment 4: Revenue Tables

Disaster Services					
Revenues as of May 11, 2006					
Funder	Period	A		B	
		Identifiable Total Dollars Countywide		Total Dollars UW-Funded Agencies (Actual FY2004)	
		Amount	% of Total (A)	Amount	% of Total (B)
<b>Total - Contributions and dues (less UW designations)</b>			<b>0.00%</b>	<b>541,386</b>	<b>31.68%</b>
Deaconess Community Foundation		15,000			
Other Private Foundations - Not Elsewhere Classified				32,145	
<b>Total - Foundations &amp; Trusts</b>		<b>15,000</b>	<b>0.76%</b>	<b>32,145</b>	<b>1.88%</b>
Local Emergency Planning Committee (FEMA)	2004	817,711			
<b>Subtotal Cuyahoga County Funding Sources</b>		<b>817,711</b>	<b>41.54%</b>	<b>0</b>	<b>0.00%</b>
<b>Total - Contracts/grants from government organizations</b>		<b>817,711</b>	<b>41.54%</b>	<b>0</b>	<b>0.00%</b>
<b>Subtotal Non - UWGrCle Support</b>		<b>832,711</b>	<b>42.31%</b>	<b>573,531</b>	<b>33.56%</b>
<b>Total - UWGrCle investment committee allocation</b>		<b>1,135,551</b>	<b>57.69%</b>	<b>1,135,551</b>	<b>66.44%</b>
<b>Subtotal UWGrCle Support - 4001, 4701 &amp; 4703</b>		<b>1,135,551</b>	<b>57.69%</b>	<b>1,135,551</b>	<b>66.44%</b>
<b>Total Support/Revenue</b>		<b>1,968,262</b>	<b>100%</b>	<b>1,709,082</b>	<b>100%</b>

**Attachment 5: Revenue Checklist**

Persons who are victims of disaster					
Category	Administrator of Funding	Disaster Services			
Private Foundation	Deaconess Community Foundation	✓			
Federal Government	Federal Emergency Management Agency (FEMA)	✓			
State of Ohio	Department of Job and Family Services	x			
United Way Greater Cleve	United Way of Greater Cleveland investment committee allocation	✓			
✓ = Revenue was identified specifically for this core service and the amount allocated in Cuyahoga County appears in the revenue table of the core service report.					
x = Revenue was identified from these sources, but no dollar amount is available because either it was not possible to obtain data for Cuyahoga County alone, or it was not possible to obtain data specifically for this core service because funding covers multiple core services.					

## NOTES

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- 14 Substance Abuse and Mental Health Services Administration. (2003). Developing cultural competence in disaster mental health programs: Guiding principles and recommendations. Retrieved May 9, 2006 from <http://www.mentalhealth.samhsa.gov/disasterrelief/publications/allpubs/SMA03-3828/sectionone.asp>.
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- 17 U.S. Department of Veteran Affairs. National Center for Post-traumatic Stress. (n.d.). Risk factors for adverse outcomes in natural and human-caused disasters: A review of the empirical literature. Retrieved April 12, 2006 from [http://www.ncptsd.va.gov/facts/disasters/fs\\_riskfactors.html](http://www.ncptsd.va.gov/facts/disasters/fs_riskfactors.html)
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**United Way of  
Greater Cleveland**

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[uws.org/CoreServicesPlanning](https://uws.org/CoreServicesPlanning)