

## Indiana's Disaster Response



## Working Through the Challenges

## Watershed

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Indiana Association of United Ways

## Introduction

### Watershed

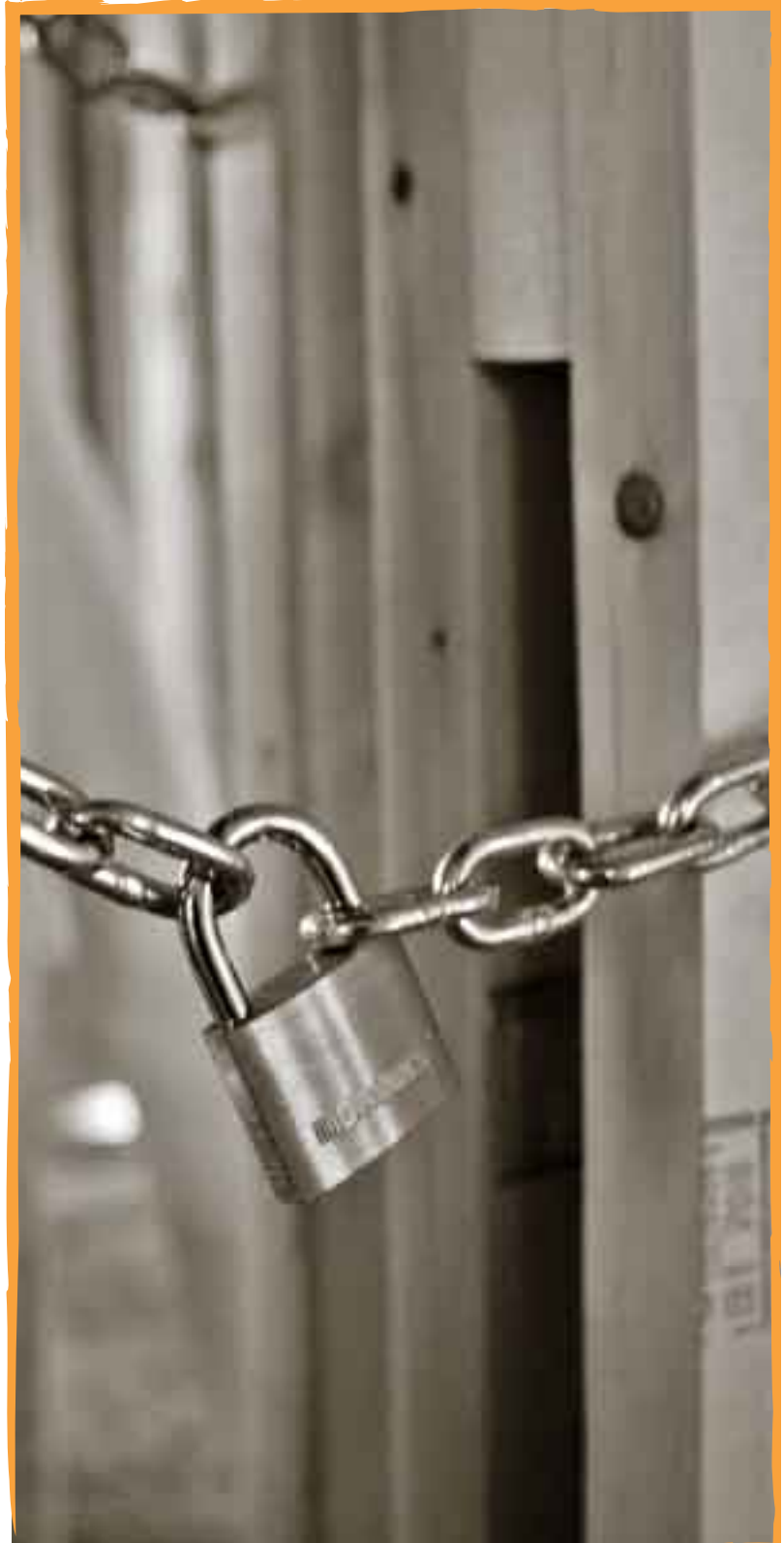
Watershed, an e-zine distributed by the Indiana Association of United Ways, showcases the united, community-based response to the tornado, flood and wind disasters that devastated large sections of Indiana in 2008. These natural disasters caused more than \$1 billion in damages to homes, neighborhoods, courthouses, fire stations, hospitals and other institutions. Major highways and county roads were closed due to waist-high water. Approximately 40,000 Hoosier homes sustained extensive damage, and thousands of people were evacuated from their neighborhoods. The state and federal governments have declared at least 86 Indiana counties disaster zones.

By all standards, Indiana's reaction to these natural disasters was exceptional. United Way agencies, community organizations, congregations of many faiths and strangers came together to clean up, rebuild and prepare for the future.

**On the Cover:** *Almost always, a disaster leaves visible scars like the mattress that swept through the window of a home on Fifth Street in Columbus during the June 2008 floods. The emotional scars are harder to see.*

*Photo by Kevin Manning*

*After a disaster, there's a lockdown of sorts. Once the relief phase ends and people are safe and dry, a different type of effort ensues: working through the physical, emotional and spiritual needs of those who've endured a tragedy.*



### *Loss and Survival*

The one thing every natural disaster survivor comes away with is a story. These tales are always about loss and endurance. They're complex and compounded by all of the tragedies, joys, loves and losses that have shadowed a person. These are stories of compassion, recovery and hope.

Take a look at Judy Benson's tale. Just hearing it makes your head spin, let alone trying to figure it out or help her solve her dilemmas. "I just want someone to listen to me," she says, resolved that things may not get better for her.

Right now, she's trying to rebuild

her life after the June 7 flood slammed through Brown County and a good chunk of southern Indiana. That flood overpowered bridges and dams, inundated roads, flooded crops, damaged about 25,000 Hoosier homes and sent the Coast Guard to rescue residents. But Benson's tale begins before that.

***A June flood overpowered bridges and dams, inundated roads, flooded crops and damaged about 25,000 Hoosier homes.***

It starts New Year's Eve 2007 when her trailer burned. "I lost everything then," Benson says. The Red Cross helped her. She found another trailer on Bayou Lane that she decided to buy on contract and started over again...until February, when a freak winter flood washed through and destroyed everything. Again. "That should have been a sign," she says.

Benson then bought another trailer from a woman in Bloomington and moved it off Lake Monroe to a large piece of land she owns on a road called Aqua Isle that a creek runs through. In a way, she now had two



*Kevin Manning*

*Lately bad luck has been shadowing Judy Benson, who lives in rural Fruitdale in Brown County. She lost two trailers to floods and one to a fire.*

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## Loss and Survival

homes. She still owned the flooded trailer that wasn't inhabitable on Bayou Lane (she hadn't even moved all of her stuff out of it), and she owned this trailer on Aqua Isle less than a mile away. She planned to run a bait shop there. She had a tent pitched outside, along with a camper and trailer. She never hooked up her utilities because she owned four lots on this piece of land, and she was going to move the trailer to another spot.

Then the June floods swept through Brown County. "On the night of the flood, I was walking back and forth on the railroad tracks from Aqua Isle to Bayou Lane. I went to the trailer at 1 a.m. by boat. It was still on its feet. I could see my suitcases floating inside the trailer on Bayou Lane.

"The next day everybody else was running behind me and throwing their stuff in a dumpster, but I took a hose and started cleaning off my stuff," Benson says. "I'd already had to go to the Red Cross, church and Salvation Army to get my stuff replaced from the fire. I didn't want to go back to those places again. I'd already lost my home before. A few years before that I lost my parents in a car wreck. That's why I try to hang onto what little I have."

Benson has been working with the Federal Emergency Management Agency (FEMA), but it's a slow process complicated by the many

decisions Benson made before the flood. She got a check from FEMA to cover her losses in the trailer on Bayou Lane, but she'd let a drifter live there when he didn't have a place to stay. She says he stole the check. Since Benson didn't have utilities hooked up to the trailer on Aqua Isle, FEMA doesn't officially consider it as a primary residence, she says. "They told me I couldn't prove occupancy because I didn't hook up the electricity or water because I was going to move it." So she's not getting rent assistance.

Then she bought another trailer for \$1 from someone else. This trailer had also been through a disaster.

It was never properly fixed. It has mold in it, and rodents have eaten through many wires and other parts of the structure. It wouldn't pass an inspection by the long-term flood recovery committee in Brown County. They help people when they can by giving out funds, but they can't give money that will be used for an uninhabitable dwelling.

Benson stays in that trailer sometimes. She also has slept outside in a tent for a while and often uses a fire outside to keep herself warm. During good weather she uses a grill. "I can't pay rent, so I might as well stay here and work," she says.



*Kevin Manning*

*Judy Benson surveys her possessions in a camping trailer in which she spent the summer.*

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## The Guardian Angels

### *The Guardian Angels*

People's lives are complicated enough, but throw in a disaster and outright chaos ensues. That's why, right after the rains fell and the floods swept through Indiana, Indiana Voluntary Organizations Active in Disaster (INVOAD) leaders called Christy T. Smith, a United Methodist Committee on Relief (UMCOR) disaster consultant.

Smith lives in Tennessee but travels for UMCOR to train caseworkers. Case managers help the flood survivors recover from the disaster and make sure they know about available resources and how to use them properly. Doug Otto, president of the Bartholomew County United Way, calls these caseworkers "the guardian angels of the flood stricken."

"You have to teach caseworkers to put together in their minds this jigsaw puzzle that is disaster response," Smith says. This is what people who haven't endured a disaster don't understand. It takes years and years and years to completely recover from a flood, tornado, severe windstorm or any other wrath from Mother Nature. It takes a toll on a community and its resident's physical and emotional states. That's why it takes someone with special knowledge and training to help unravel the crisis.

"Christy (Smith) communicates the realities of disaster recovery work," says Lucinda Nord, of the Indiana

***It takes someone with special knowledge and training to help unravel the crisis.***

*Needs-assessment counselors from the Christian Reform World Relief Committee (CRWRC) Gary and Pat Timmerman went door-to-door in Vigo County evaluating the needs of flood survivors. CRWRC workers assist caseworkers in determining disaster survivors' needs. "They can tell us everything from the amount of drywall a neighborhood needs to how many refrigerators, stoves and furnaces they need," says John West, a caseworker in Morgan County.*



*Kevin Manning*

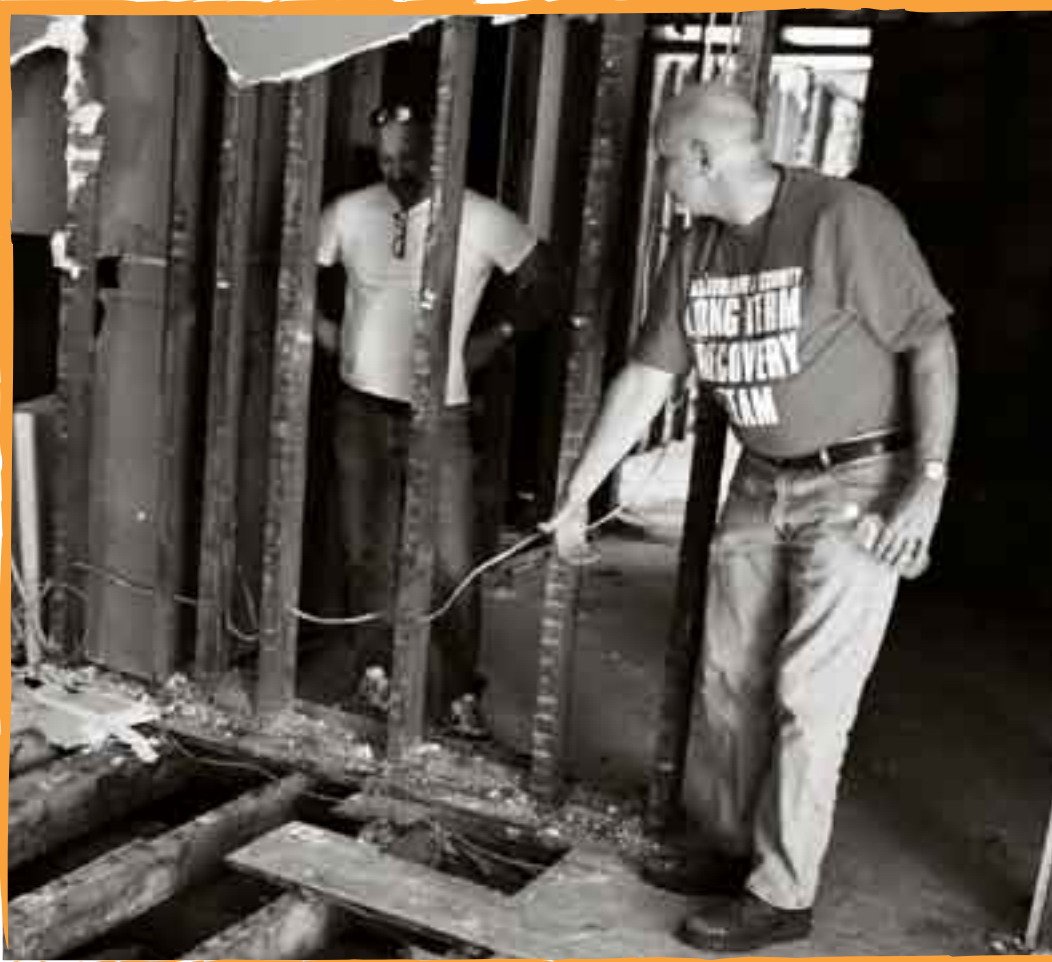
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## The Guardian Angels

*John Boyle is the construction coordinator for the Long-Term Recovery Team (LTRT) of the United Way of Bartholomew County. He talks to Eddie Pus, who is working on a neighbor's home, about this house that will be demolished on Iowa Street. The LTRT gutted and mudded the home before they found the substructure unsound. The home will be demolished and rebuilt.*



Kevin Manning

Association of United Ways. Smith is one of six UMCOR consultants in the country. “She teaches potential caseworkers about the life cycle of a disaster and how to address the physical, emotional and spiritual needs of individuals and families affected by disaster. She also teaches them how to advocate for the families.”

More than 100 people across Indiana showed up for Smith’s two-day, 14-hour training in two cities. “I did back-to-back trainings four days in a row. The need and Indiana’s interest led us to do it this way,” she says. “They worked so hard. Indiana should be renamed the volunteer state. I’ve never seen such a great response.

“I usually close the training at 30, but Indiana said, ‘Come one and all and show up at the training.’ Usually they want to make sure there are enough people for training. In Indiana they had more than enough.”

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## Mending Wounds

### *Mending Wounds*

After the floodwaters inundated Columbus Regional Hospital (the entire basement, containing much of the hospital's medical and lab equipment, was filled floor to ceiling with contaminated water, mud and silt), the hospital shut down for several weeks. The administration there turned over their hospital case managers to become flood case managers. Obviously, those who came from Columbus Regional Hospital had case management skills but needed the viewpoint from a disaster. "Case management for disaster survivors means addressing issues whether they are counseling issues or mucking out your basement," says Smith.

For the last three years, Susan Scales and her husband, Monty, have spent most of their time helping people rebuild their lives after a disaster strikes. They were in Louisiana helping the Hurricane Katrina survivors, and they were on their way to Indiana for the birth of their daughter's baby when the June floods hit.

Scales grew up in Columbus, and she and Monty own a house in Bloomington. While in Columbus, she became the long-term recovery case manager for the United Way of Bartholomew County.

Even though Susan has worked as a disaster caseworker before,



*Kevin Manning*

*Susan Scales is a veteran of the Katrina recovery effort and a native of Columbus. She and her husband travel to disasters with their trailer in tow. While in Columbus, it was parked in back of the Columbus Assembly of God church. "We spend so much time in our trailer that when we get home it feels like we are visiting and the trailer really feels like home," she says.*

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## Mending Wounds

*Columbus Regional Hospital employees move equipment to higher ground to clear a path for the evacuation of patients. Because the hospital was so badly damaged in the flood, it closed its doors for several weeks. During this time, hospital officials paid hospital case managers to work with flood victims.*



*therepublic.com, used with permission*

she went to the UMCOR training program for case managers. “It’s excellent training. I told the nurses that this is different. Flexibility is key. If you don’t have a heart for it, you need to move on. You have to be able to see the pain, feel the pain and go on. You have to see past ‘oh this is horrible’ so they can too,” Scales says. “The case manager is the heart and soul, the heartbeat of recovery. It goes back to the general basics of dealing with the inner part of what people go through.”

Caseworkers can also help mend the wounds caused by loss. One Bartholomew County caseworker was able to give back something special lost by an 80-year-old widowed homeowner. Her husband was a veteran; at his funeral, she had been given a military flag that she cherished. It was washed away in the flood. But the caseworker talked a group of veterans into giving the woman another flag and a ceremony.

***“The case manager is the heart and soul,  
the heartbeat of recovery.”***

### *Help Isn't Always Easy*

John West, Morgan County Case Management Coordinator, is associate pastor at the New Life Christian Church of Paragon, a place also hit by the June floods. “We adopted Paragon right off the bat, trying to help people. A Mennonite construction group stayed in the church for three months in the multi-purpose room. There are shower trailers outside and temporary dividers to section off living quarters. Their outreach was a Wednesday night gospel sing. They invited those they helped for dessert and songs. They used hymn books and sang a cappella.”

West was initially involved with the county's long-term recovery committee “to make sure our small community stayed connected and involved,” he says. Two case managers were hired and didn't work out before West stepped in and took the position.

“Sometimes people who need resources the most don't know what is available,” West says. “They need an advocate.” That's because much of the aid isn't publicized, and sometimes it's hard to understand all the bureaucratic rules and regulations. “Some are in such a fragile state; they don't know what to do. Everything has just been taken away from them, and they aren't going to function as well,

and they are overwhelmed with the situation.”

And sometimes something good comes out of all the bad. In Paragon, several residents who lived in trailers destroyed by the flood received an opportunity to buy a house with the money they received for their loss. West and others helped one 76-year-old resident rebuild her house because the flood shifted the house's foundation. Her original house was built in 1913; now she has a brand new one. “It's smaller but easier to keep and doesn't have the wind and air holes, and her gas and electric bills have shrunk,” West says.

West has also worked with people he wanted to help but couldn't. One man lost all of his tools in the flood, and he made his living by using them. However, since they were in a shed, not the house, and they were for work, West couldn't find the money to get them replaced. “Every case is different,” West says. “Sometimes it's overwhelming...the amount of work that has to be done and to know it will take months to get to some people and that you may never get all the help others need.”

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### *Overwhelming Sensations*

Sometimes an overwhelming sensation gets the best of a caseworker. Their passions for their clients aren't always met with the results they hoped for. The money or approvals don't come in fast enough, and they lose the hope they need to push them through.

This is what happened to Judy Benson's caseworker. In the end, the caseworker felt like she couldn't do enough to help Benson and began to see all the cracks in the system.

"My caseworker gave me a lot of moral support," Benson recalls. "It's helped me a lot, but she couldn't really get anything done for me." Benson's caseworker quit in the middle of the crisis because she was so frustrated, not with Judy but with the system.

Michael Fulton, a member of the board of directors for the Brown County Community Foundation, says things are just complicated, but that they will work out for Benson. She'll get the help she needs, once they sort through everything.

The problem is that these are incredibly tense situations mired by people who desperately need help and people who desperately want to help, which, again, is why the caseworkers are so important. Sherry Seiwert, Executive Director of Indiana Housing and Community Development Authority, has seen



*Kevin Manning*

*Long-Term Recovery Case Manager Susan Scales talks to Babe Herron about the progress being made on the drywall of his Columbus home. Volunteer workers, family and the Herrons had to totally revamp the house after a flash flood swept through it in June.*

the importance of caseworkers over and over again. Staff there worked directly with case managers in the hardest hit areas—Martinsville, Franklin, Columbus, Terre Haute and Lake County.

"Our agency did not have capacity to meet with the hundreds of

families in hotels or scattered with family and friends. The local case managers serve as advocates and connectors to local resources," Seiwert says.

"They play a significant role to us. Our staff doesn't case manage," Seiwert adds. "They aren't trained

# Overwhelming Sensations

*The compassion and caring that flows from the caseworkers who try to help, like West and Scales, is the essence of hope.*

for it. They aren't in the local communities. They don't do face-to-face counseling. We're not equipped. When the needs of the local residents arose, it was beneficial to us to say, "contact your local caseworker, and we'll have the conversation with them." We were receiving so many phone calls from individuals, we couldn't help find the resources."

A man named Eddie stands out in Seiwert's memory. His Spencer home was located on a floodplain. His house was flooded years ago, and he received help from FEMA. Then, the June floods hit and destroyed his house again. FEMA had told him he had to keep his flood insurance in order to receive help again. But he lived on a small disability check and could barely pay his bills so he dropped it. Because of that decision, he wasn't eligible for FEMA assistance last year. He moved into his brother's tiny house. "On my end of the phone I felt so helpless because I wanted to help, but couldn't," Seiwert says. "But his caseworker stepped up and helped find him a stable renting situation."

Stories like Judy's and Eddie's and the one about the young man's tools that were not recovered fill the air after a disaster. Destruction

happens in moments. Relief and rebuilding take years. And each story is unique. The compassion and caring that flows from the caseworkers who try to help, like West and Scales, is the essence of hope. They are the ones willing to meet the problems head-on with solutions. The destruction is the easy part. Rebuilding lives takes a special kind of dedication.

# Watershed

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### **FAST FACTS: Process of case management**

- Assess/screen for disaster-caused unmet needs.
- Interview and communicate possible help from Long-Term Recovery Committee (LTRC) to client.
- Verify information (with FEMA, other sources).
- Develop recovery plan with survivor.
- Advocate survivor's priority needs to LTRC for approval.
- Work with 2-1-1 (or others) to refer for other needs.
- Follow-up until able to close case.

### **FAST FACTS: What is an unmet need?**

- Something identified by the survivor.
- Something verified by the case manager.
- Something agreed upon as a legitimate necessity by the LTRC.
- Something that was NOT a pre-disaster need or ongoing social-issues need.
- Something caseworkers can meet. These needs can be met through the recovery committee, where resources can be found, or more appropriate state and local resources.

**Next Issue:** There's often a frantic effort to get back into a flooded house. Staying in cramped quarters at hotels and with friends and relatives quickly grows old. But coming home isn't always easy. It takes time and patience... and a lot of help from others.

## **The Counties to Date Receiving Grants from the Indiana Natural Disaster Fund**

*United Way of Bartholomew County*

*Benton Community Foundation*

*Brown County Community Foundation*

*Carroll County Community Foundation*

*United Way of Cass County*

*United Way of Central Indiana/Morgan County*

*United Way of Daviess County*

*Decatur County United Fund*

*United Way of Franklin County*

*United Way of Fulton County*

*Greene County Foundation*

*Henry County United Fund*

*Jasper Foundation*

*United Way of Jackson County*

*United Way of Jefferson County*

*United Way of Jennings County*

*United Way of Johnson County*

*United Way of Knox County*

*United Way of Lake County*

*United Way of Porter County*

*United Way of LaPorte County*

*United Way of Madison County*

*United Way of Marshall County*

*Newton County Community Foundation*

*Owen County Community Foundation*

*United Way of Pike County*

*United Way of Putnam County*

*Ripley County Community Foundation*

*Rush County United Fund*

*Shelby County United Fund for You*

*United Way of South Central Indiana  
(Orange County)*

*United Way of St. Joseph County*

*United Way of Tippecanoe County*

*United Way of the Wabash Valley/Vigo, Clay,  
Sullivan, Parke, Vermillion counties*

*Washington County Community Foundation*

*United Way of White County*

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***Disaster Case Management:*** Most Long-Term Recovery Committees (LTRC) immediately engage trained disaster case managers to work with the thousands of displaced and affected individuals and families. Once the urgent need for interim housing is met, case managers work with survivors on recovery plans.

Each LTRC establishes its own priorities and guidelines. For example, many LTRCs prioritize helping households with children younger than 5, people with disabilities, elderly and those without other family or friends first. Some LTRCs will define what they consider most essential to offer—such as mold remediation or providing furnaces, drywall and building supplies with a health and safety focus. After the most critical needs are met, case managers may help connect families with resources for furniture, mental health counseling, etc. LTRCs often offer special services to families such as free family photography to replace family photos, Christmas decorations and “neighborhood gatherings” where now scattered old neighbors reunite. Disaster case managers are at the heart of this work.

The survivor identifies priority needs and steps to return to a “pre-disaster normal.” The case manager helps the survivor understand the various processes in order to maximize the resources and to shorten the recovery time.

For eligible households, FEMA provides basic assistance with home repair. It also provides rental assistance and other types of assistance if out-of-home and other basic needs, such as repairing the primary vehicle, need to be addressed. FEMA’s assistance is established by Congress. While FEMA has a reputation for being bureaucratic, Indiana’s case managers enjoy a collaborative and helpful relationship with FEMA staff.

#### ***Disaster case management***

- Addresses disaster-caused, unmet needs of the disaster survivor.
- Develops a recovery plan with the survivor to address those needs.

#### ***Samples of success with case management***

- Residents of the flooded Candlelight Village mobile home park in Columbus were first classified as ineligible. Case managers and partners advocated to get most reclassified and eligible for help.
- Disaster case managers worked with FEMA and Indiana Housing & Community Development Authority (IHCD) to move hundreds of families out of hotels and find interim housing, especially in the hardest hit areas—Martinsville, Franklin, Columbus, Terre Haute and Lake County.
- Hundreds of homes have already been remodeled and restocked with new and gently used furniture, thanks to the advocacy and diligence of case managers who connected families with volunteer labor, free supplies and furniture.
- Case managers have helped to write scores of “appeal letters” to FEMA and Small Business Administration (SBA), resulting in increased assistance amounts for families.

# LIVE UNITED



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