

Association of Chamber of Commerce Executives

Disaster Preparedness & Recovery Toolkit

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Introduction

This toolkit is a resource guide compiled by the ACCE's Disaster Preparedness & Recovery Task Force. It is intended to familiarize chambers of commerce with the various components of disaster preparedness and connect them with helpful resources and tools for recovery. Given the unique nature of each disaster and the geographical area that it affects, this toolkit and the content found within it should be used only as an aid for preparing your own chamber's preparedness and recovery plan.

For a list of chamber leaders working with ACCE's Urgent Response Task Force who are willing to counsel a chamber exec coping with a disaster, please visit <http://www.acce.org/wiki/disaster-recovery-smes/>.

Please let us know if you have any suggestions for changes or additions to this document, which will be updated annually. We also appreciate your own sample documents if you feel that they are very high quality and could be used as a model for other chambers of commerce. Please email tkohut@acce.org with any questions or comments.

IF YOU ARE FACING DISASTER NOW

Go to page 56 of this toolkit to access a list of disaster recovery resources. Also visit <http://www.acce.org/wiki/disaster-preparedness/> to view additional information that can assist in your community's post-disaster recovery work. *You will need your ACCE log in and password to access this page.*

Log in: _____

Password: _____

In addition to these disaster preparedness and recovery resources, ACCE has its Chambers for Chambers blog, which is devoted to posting an affected chamber's needs and requests.

ACCE also has a team of chamber executives from throughout the nation that are willing to offer help and support. These executives have been through disaster recovery in their own communities and are quick to respond with a phone call or an email.

After the Headlines: Chamber Execs Lead Disaster Recovery Work

Katherine House, *Chamber Executive*, Fall 2011

When disasters strike, chamber executives have no playbook to follow. Instead, they scramble to assemble initiatives that will help lead their communities to recovery. Every disaster is different, but many of the challenges are the same, whether it's providing resources in the immediate aftermath, letting the world know your community is open for business, helping businesses get funding, lobbying public officials, or attracting new business to what's been labeled a "disaster area."

Changing Chamber Roles

Disasters can change everything for chambers, including whom they serve, and how and where. Some chambers expand their scope following a disaster. "From the moment [the tornado] hit, it wasn't important if a business was a member or not," says Kirstie Smith, communications director of the Joplin Area Chamber of Commerce in Joplin, Mo. "What was important was to help the entire business community."

Gina Spagnola, IOM, president of the Galveston Chamber of Commerce, felt the same way after Hurricane Ike hit Galveston, Texas. "That's why so many of those [non-member] businesses are members now," she says.

Helping business owners is not as simple as offering a seminar on disaster prep or response training. For many chambers, it may mean hitting the streets and handing out water to those doing clean-up, or taking photos to document the devastation, as James Chavez, president/CEO of the Clarksville-Montgomery County Economic Development Council and a member of ACCE's Board of Directors, did after flooding hit Clarksville, Tenn., last year. It could mean having a team of employees hand out packets to businesses in the tornado zone about where to get help, as the Joplin chamber did. It might mean walking the streets and recording business owners' needs on a pad of paper, as Spagnola did.

In the immediate aftermath, it means being there, listening and giving out hugs as needed. "You can't forget the human aspect," says Donny Jones, COO of the Chamber of Commerce of West Alabama in Tuscaloosa, Ala. After this spring's tornado, business owners "lost what they worked their whole lives for" and so you must have "genuine care and concern" for their well-being, he says. People are "so overwhelmed by so many decisions [to make]," says Ginger LaMar, IOM, Business Services Director for the Joplin chamber.

"Businesses need someone to talk to," says Christa Tinsley Spaht, project manager for Market Street Services, Atlanta. Market Street Services has worked with several chambers on recovery planning and is currently providing pro bono services to the Joplin chamber. As J. Mac Holladay, CCE, PCED, CEO of Market Street Services, explains, "It's a different role for the chamber. You're going to have to become a listening

post for a long time.” Chambers also may need to dispel rumors. In the aftermath of flooding in Minot, N.D., last summer, the chamber fielded calls from residents of North Dakota and Canada, says John L. MacMartin, CCE, president of the Minot Area Chamber of Commerce and a member of ACCE’s Board of Directors. People in North Dakota called to complain about how Canadians had badly managed water flow over a dam north of the city. Canadians called to ask if they should avoid shopping in Minot because of rumors that tires were being slashed on cars with Canadian license plates in revenge for the perceived mismanagement of the dam. The rumors were unfounded.

Preparedness to a “Fault”

Most executives believe their chambers play a critical role not only in disaster response, but also in preparedness. Two California CEOs, Diana Donovan of the Encino Chamber of Commerce, and Bob Canter of the Emeryville Chamber of Commerce, realize the experts say it’s not a matter of if—but when—a strong earthquake will strike them. “Everyone thinks [the next big quake] will happen at 4 a.m. when they’re home safe with their families,” Donovan says. “What if it happens at 2 p.m. and you’re in your office?”

Disaster preparedness is one of seven main components of the Emeryville chamber’s Healthy City Initiative, and its web site includes links to many organizations offering information about earthquake preparation and mitigation.

Donovan says the Encino chamber made disaster preparedness a key priority following Hurricane Katrina, when a board member heard horror stories from relatives who worked as police officers in stricken areas. In Encino, chamber employees have gone door to door to hand out educational information to business owners. The information includes a simple, 10-question preparedness survey, which is also available on the chamber’s web site. Questions include “Does everyone know how to turn off the gas?” and “Do you have water and food on hand to keep all employees and customers hydrated and fed if you must shelter in place for three days?” Unfortunately, says Donovan, “you’d be surprised at how many businesses did not want the information.”

The Emeryville chamber is an official partner with the local Red Cross to distribute educational materials. A section of its office is devoted to free earthquake information, and Canter mails information to new businesses when they come to town. Both chambers, as well as the Los Angeles Area Chamber of Commerce, have been involved in the QuakeSmart initiative, a program of the SafeAmerica Foundation in cooperation with FEMA. All three chambers participate in and promote an annual earthquake drill each October known as the Great California Shakeout.

Canter hopes to establish the Emeryville Preparedness Coalition as an offshoot of an existing organization. It would include chamber representatives and public safety officials. He participates in an intergovernmental organization that is working on a Bay Area Regional Disaster Resilience Action Plan. Currently, he is the only chamber executive participating in the project.

The Encino chamber has a Disaster Preparedness Subcommittee of its Health and Wellness Committee, which meets monthly. One of the chamber's chief preparedness initiatives has been to partner with first responders and other community organizations to plan an information center in a local park. Donovan has talked to restaurants and grocery stores about donating food and water. The chamber has even thought the unthinkable: Donovan has a contact with a business that could supply refrigerated trucks if needed for a temporary morgue.

A Critical Need

Disasters force "chambers into a role as a real change agent in trying to hold the community together," says Holladay of Market Street Services. Gerald McSwiggan, senior manager of the U.S. Chamber of Commerce Business Civic Leadership Center's Disaster Assistance and Recovery Program, says, "After a disaster, not a lot of people are thinking about business communities, especially small businesses," he says. "And a lot of them [small businesses] don't come back."

Indeed, the statistics about the effect of disasters on small businesses are sobering:

One oft-cited Department of Labor statistic estimates that 40 percent of businesses never reopen after a disaster. Of the ones that do, at least a quarter will close within two years.

Business owners may take on substantial debt in an effort to recover. When a case management team from Cedar Rapids surveyed 1,200 businesses nearly 18 months after the city's flood, they discovered overall revenue was down 20 percent, while debt had increased 50 percent, according to Scott Swenson, senior case manager. They also learned that \$31 million in personal wealth had been depleted as business owners sold stocks and other assets and cashed out retirement plans.

But communities should not be worried only about small businesses. Chavez cites the case of a large call center in Clarksville that was damaged by flooding. It employed more than 1,000 workers. "The issue with that sector—the back office services sector—is that they could easily have gone elsewhere," Chavez says. To prevent the company from moving to another city, his economic development team helped get short-term leases for temporary locations at a nominal cost. The Clarksville chamber also worked to get tax incentives in place to help the business, as well as a state grant that will allow the firm to offset the costs of retrofitting a new building.

Even as chambers help businesses recover, they may face their own recovery process. Chamber executives may find they need to file insurance claims, replace office equipment and supplies, or find temporary digs. In Galveston, the chamber offices "looked like the spin cycle of a washing machine" following Hurricane Ike, says Spagnola. Employees may be grieving the loss of fellow citizens or dealing with their own tragedies. In Joplin, LaMar feels grateful that her family was in another part of town during the tornado. However, her house and vehicles were demolished.

In Minot this summer [2011], the chamber offices were untouched by water, but the chamber operates a local Department of Motor Vehicles office for the state. After that office was flooded, it was reopened to

the public within the chamber's main offices, not only because it provides an important revenue stream to the chamber, but also because it's a place where citizens go to replace lost or damaged documents.

Challenges to Recovery

Unless you've experienced a disaster, you may not know what some chamber executives have learned the hard way: "There is no federal disaster recovery program for businesses," says Sara Mentzer, vice president of public affairs for the Cedar Rapids Area Chamber of Commerce in Iowa. Everyone hears about the Federal Emergency Management Agency after a disaster, but many don't know that FEMA is designed to assist individual citizens, not small businesses.

"You hear 'FEMA's on the way, help is on the way,'" says Shannon Meyer, IOM, president and CEO of the Fox Cities Chamber of Commerce and Industry in Neenah, Wis. "The reality is ... it's not," Meyer says, clearly frustrated from the two years she spent heading the Cedar Rapids chamber in the wake of citywide flooding there. Certainly, the National Guard and FEMA converged on the city to help after the floods. But, says Meyer, "From a business perspective, we as a country do a terrible job" in helping the business community recover from disaster.

SBA loans exist, but not everyone can qualify, says Spaht of Market Street Services. Or, adds Holladay, business owners are reluctant to share the financial data required during the application process. Those with experience say it can take a while to receive funds from private insurance or the national flood insurance program. Even those qualifying for flood insurance may decide they don't want it or can't afford it. Others purchase the minimum amount and are underinsured.

On top of that, "Most individual states do not have any business assistance programs designed to help after disasters," says James Lee Witt, CEO of Witt Associates, a public safety and crisis management consulting firm in Washington, D.C. Witt also headed FEMA under President Bill Clinton.

Some communities qualify for disaster recovery grants through the federal Community Development Block Grants (CDBG) program (see Appendix D). But, says Meyer, that process can be painfully slow and inefficient. When the federal government does release funds, it works through the state, which allocates money to affected areas. The Cedar Rapids chamber found itself lobbying city and state officials for funding.

Beyond that, entities receiving these grants must develop their own financial assistance programs; there is no federal template, explains Meyer. "We lost businesses while we were putting together programs," she says. The chamber organized a Small Business Flood Recovery Task Force of affected business owners, landlords, representatives from city and state government and people from the local Small Business Development Center. "Every program we needed was developed by our board members with volunteers," says Mentzer.

The task force developed eight separate programs, which then had to be approved by state and federal regulators. Programs included an Equipment Reimbursement Assistance Program, a Flood Insurance

Reimbursement Program and a Commercial Rental Revenue Gap Program. The chamber also got involved in seeking waivers to existing regulations when they seemed too burdensome; for example, many business owners' original receipts of equipment purchases were washed downriver.

What Else Can Chambers Do?

A deadly tornado can cut a wide path of destruction with little warning. A major hurricane can shut down cities, causing chamber employees and other residents to evacuate. Floods are different. Even if no one can anticipate the scope of flooding, there may be days of warning about rising river levels. In two Midwestern cities, chamber executives worked to aid their communities—even as the disaster was unfolding.

Three years ago [2008], when Cedar Rapids flooded, the chamber didn't wait for waters to recede before helping the business community. Chamber officials and the Downtown District banded together to launch "Operation Skywalk." Representatives of the chamber, the National Guard and the fire department met business owners in a parking garage with skywalk access. With flashlights in hand, they escorted business owners into darkened buildings as flood waters rose, giving them 10 minutes to retrieve vital documents and equipment.

In Bismarck, N.D., earlier this summer [2011], people watched the Missouri River warily. When it became obvious that flooding would occur, the Bismarck-Mandan Chamber stepped in to help organize sandbagging. The goal, says Kelvin Hullett, president of the chamber, was to turn something that isn't much fun into "an event."

An all-night sandbagging session resulted in the filling of 125,000 sandbags, and a "Sunday Sandbag Throwdown" drew enough participants to fill a whopping 320,000 sandbags. The chamber promoted the events on Facebook and through local media. After the chamber e-mailed members about the event, businesses donated drinks, ice and food. The chamber staff asked radio stations to broadcast live during the sandbagging—and they did. "We utilized these events to build community consensus and support around fighting the fight," says Hullett.

Establish a Business Recovery Center

For some chambers, establishing an SBA Business Recovery Center immediately after a disaster is a top priority. Business recovery centers aim to bring all the resources under one roof that allow businesses to get initial questions answered and begin the recovery process. They are often separate from FEMA Disaster Centers, which focus on social services and immediate human needs. In addition to volunteers who can help with the recovery process, the centers provide office supplies and computers to allow business owners to perform vital work.

Tish Williams, executive director of the Hancock County Chamber of Commerce in Bay St. Louis, Miss., and the Hancock Community Development Foundation, is proud that she opened the first Business Recovery Center on the Gulf Coast after Hurricane Katrina in 2005. Williams arranged to use space in a conference center owned by the Coast Electric Power Association. She then lined up volunteers from the Mississippi Small Business Development Center at the University of Mississippi, SBA Disaster team, and workforce development officials, who could help people file for unemployment. She also borrowed computers from the Mississippi Bar Association, so area lawyers would have a place to work. Also at that time, ACCE, through the Community Growth Educational Foundation (CGEF), raised and distributed more than \$120,000 to help chambers remain effective after Hurricane Katrina.

Several other chambers have assisted communities by opening Business Recovery Centers. Seminars, workshops and community forums can be planned to help educate business owners about potential resources long before they are needed.

This summer [2011], the Bismarck-Mandan Chamber of Commerce held a Community Flood Recovery Conference for business owners, public officials and municipal managers. Breakout sessions included "Financial Survival After a Disaster," and "Communication to the Public in Times of Recovery." Representatives of Cedar Rapids, Iowa, and Grand Forks, N.D., spoke about best practices based on their experiences.

Chambers as Information Brokers

"Everyone says we're conveners," says Meyer. "In a time of disaster, more than ever [chambers] are." Rob O'Brian, CECD, president of the Joplin chamber agrees. After a disaster, "You do a lot of brokering, too. It's not something you really anticipate, but we're in the business of making connections so it's OK." He describes those connections as "fast-paced" and "emotionally intense," such as matching up businesses with new landlords. O'Brian even played a key role in finding a new home for the town's middle school.

As part of its economic development role, the Joplin chamber oversaw a shell building in an industrial park that was ready for occupancy. Before the tornado, two parties were interested. When O'Brian learned that school officials thought the building would be suitable for relocating the destroyed middle school, he contacted the two prospects. Both understood the long-term importance of getting schools re-established and agreed to revise their plans. Now, the school system leases the building for a nominal amount from the chamber. O'Brian also helped school officials connect with the owner of an empty department store. As a result, a high school took over the vacant space.

In the wake of disasters, chambers also have conducted on-line fundraising, imparted information to the local community and launched public relations campaigns. For example, the home page of the Joplin chamber's web site includes a graphic resembling a note thumb-tacked to a bulletin board. The headline on the note says, "Yes! We are open for business!" Anyone clicking on the note gets an alphabetical list of businesses and their current status, including temporary locations.

In Tuscaloosa, the Chamber of Commerce of West Alabama performed vital IT services for the city following the spring tornado, says Jones. The chamber's IT staff worked nearly around the clock, along with graduate students from the University of Alabama, to develop a software system that could be used to register and document volunteers at the Volunteer Reception Center. The chamber's economic development team, along with the city's economic development commission, looked at potential sites and picked a community center gym for the intake center. Chamber officials also launched the GiveTuscaloosa.com web site, which allowed people to donate via PayPal.

A disaster often necessitates special advertising or PR campaigns to let everyone know that your area is open for business. In 2010, a tornado touched down in one section of Billings, Montana, affecting businesses and closing the city's events arena for about a year. Shortly after the storm, John Brewer, CAE, president and CEO of the Billings Chamber/CVB, recorded a public service announcement reminding the public to patronize businesses in the area. Even those not damaged by the storm were concerned about a potential loss of revenue since the event center was closed, he says.

He also applied for and received a \$20,000 Crisis Communication Grant from the Montana Department of Commerce. The grant allowed him to develop print advertising and an on-line campaign to let meeting planners know about other venues in the city. Some major high school sports events were moved to other cities while the events venue was being repaired. During that time, the chamber took ads out in the event programs, noting that Billings would welcome the tournaments back the following year. The chamber/CVB celebrated the venue's reopening with an Elton John concert, and invited event planners to attend.

Of course, disasters often do not end on such upbeat notes. But a community's emergence from devastation can be made faster and easier when chamber leaders are nimble and responsive.

What a Disaster Plan Is – and Why You Should Do One

The Nonprofit Coordinating Committee (NPCC) of New York, Inc. | <http://www.npccny.org>

This document was drawn from a series of disaster planning and recovery seminars given for NPCC by the following individuals and/or reviewed by: American Red Cross of Greater New York; William Krouslis; Allen Breslow, Esq.; Joshua Peskay and Kim Snyder, Fund for the City of New York; Ken Liebman and Jack Stravidis, Frank Crystal & Company; John Burke, AIG; Bob Bender; Marcia Brown. Daniel Myers, compiler. This project was made possible with funding from Japan Relief Fund of The New York Community Trust.

Whatever one chooses to call it—disaster planning, emergency preparedness, or business continuity (and experts note that there are differences)—the goals are ultimately the same: to get an organization back up and running in the event of an interruption.

The problem causing the interruption could be one computer crashing or an entire network crashing. Or it could be an electrical outage or the result of a terrorist activity. The goal is to have some contingency plans in the event of a problem. A disaster recovery plan exists to preserve the organization so that it can continue to offer its services.

A disaster recovery plan is a users' guide—the documentation—for how to preserve an organization. In order for a plan to be useful, it must be created before an interruption occurs. Business continuity is disaster recovery. Lost revenue is a driving force in business continuity. The reason to do a recovery plan is essentially to keep the funding coming in and the services going, and the clients being served.

- *Emergency planning* involves procedures and steps done immediately after an interruption to business.
- *Disaster recovery* involves the steps taken to restore some functions so that some level of services can be offered.
- *Business continuity* is restoration planning, completing the full circle to get your organization back to where it was before an interruption.

In order to write your plan, you have to do some planning. This planning is the process that will get you to the step where you then commit your plan to paper—you can't write a plan until you do the preparation. The most difficult thing is getting started; the second most difficult task is keeping the plan current.

Unfortunately, there are no cookie-cutter templates, and one size doesn't fit all. There are some common elements among plans, but every plan will be different because every organization's structure and circumstances are unique.

How do you know when it's a disaster? When critical services aren't happening.

Can all employees recognize what a disaster is and what they should do? In the event of an emergency, all personnel should know what their roles are, and where they should go.

Share it!

A good resource to share with your members who are starting their own disaster plan.

Train and Drill: Staff has to know what to do. A disaster preparedness and recovery plan should include employee training. It should address general training for all employees, including:

- individual roles and responsibilities
- information about threats, hazards, and protective actions
- notification, warning and communications procedures
- means for locating family members
- emergency response procedures
- evacuation, shelter, and accountability procedures
- location and use of common emergency equipment
- emergency shutdown procedures

Build emergency preparedness into the culture of the organization. Orientation sessions for new employees should include an overview of the contents and a copy of the preparedness manual.

Possible Disasters

Part of writing a disaster plan is to think ahead to the possibilities of what can go wrong and make contingency plans. However, you can't possibly plan for every scenario; it would take all of one's time and the plan would never get done. The goal is not to create a separate plan that addresses every risk, but to create one plan that addresses all risks. In other words, you don't create one plan for a tornado, one for a flood, and one for a blackout. You just need one plan that addresses all possibly known scenarios. Keep in mind that during a disaster or an interruption, you can't count on being able to dial in, log in, or walk in.

- What are the potential identifiable disasters (internal and external)?
- How would each affect the organization's systems and programs?

When analyzing risks, factors to consider include:

- Historical: What types of emergencies have occurred in the community, at your facility, or nearby? (For example, fire, natural disasters, accidents, utility, etc.)
- Geographic: What can happen as a result of your location? (e.g., proximity to: flood-prone areas; hazardous material production, storage or use; major transportation routes; power plants, etc.)
- Human Error: What emergencies might be caused by employees? Are employees trained to work safely? Do they know what to do in an emergency? Human errors can result from poor training and supervision, carelessness, misconduct, substance abuse, fatigue, etc.
- Physical: What types of emergencies could result from the design or construction of the facility? Does the physical facility enhance safety? Consider: the physical construction of the office; the facilities for storing combustibles or toxins; hazardous processes or byproducts; lighting; evacuation routes and exits; shelter areas, etc.

Consider what could happen as a result of: a computer crash; prohibited access to your office; loss of electricity; ruptured gas mains; water damage; smoke damage; structural damage; air or water contamination; building collapse; trapped persons; chemical release.

In spite of everything said above, there are, ultimately, only four different scenarios that you need to plan for, regardless of the catastrophe or interruption:

1. Only your local office in the building is unusable. For example, one or more offices in your space become temporarily unusable because of a flood. Some contents and material may be recoverable, some may not.
2. The entire building is gone. For example, a fire destroys the structure and its contents.
3. A temporary disruption of services, such as an electricity outage.
4. An impact in a large geographic area, rendering the area uninhabitable for an unknown amount of time.

Start Now!

Download NPCCNY's thorough disaster planning guide, which includes steps for disaster planning, worksheets and points an organization needs to consider in preparing its own disaster plan, from conducting a risk analysis to developing personnel policies and crisis communications: http://www.npccny.org/info/Disaster_Planning.doc

Contacts Are Key in Emergency Management

Eric Holdeman, EmergencyManagement.com, Oct. 12, 2012

<http://www.emergencymgmt.com/disaster/Contacts-Key-Emergency-Management.html>

I don't think there's anyone I know who will not say that individual relationships are key to a successful emergency management program. People talk and write about it and espouse it in any number of venues and publications. But what are we really after?

If you were to start building a list of key relationship contacts, it could be long. A quick summary might include:

- Your boss, employees and peers
- Local elected officials
- First responder agencies — your own and others in the region
- Nonprofit leaders in the community
- Business owners and managers
- Public and private utility officials for your jurisdiction
- Emergency managers in adjacent jurisdictions and at the state level
- FEMA officials for your region
- Response personnel from emergency medical services and private ambulance companies
- Health-care staff at hospitals and trauma centers
- Officials at universities, colleges and school districts
- Key citizens and volunteer groups active in the community
- Members of professional associations for your discipline and those active in associated areas of interest

This is not a comprehensive list, but it's a start.

Why do we need to cover such a wide spectrum of organizations and people? It's because of the broad swath of our communities that get impacted by disasters and are also resources to us during emergencies. If you are going to take a whole community approach to emergency management, you must take a whole community approach to the relationships you need to establish and maintain. That last word, "maintain," adds another dimension to what it means to have established relationships. Having a relationship goes beyond exchanging business cards and sticking them in your Rolodex or scanning them into your computer.

Having an active relationship means that there is some form of ongoing dialog between you and the other person.

Here are three tips to help you maintain relationships:

The best way for emergency managers to establish and maintain working relationships is to do joint planning. The type of planning includes: internal agency planning, regional disaster response planning, mitigation planning, recovery planning, mass casualty planning and pandemic planning. And the planning phase is never finished.

Use social media for two-way communications. Personally, I like Twitter for situational information and just pushing things out, but Facebook and LinkedIn are meant for one-on-one relationship building.

“Friends come and go; enemies you keep forever.” This is a quote I’ve used many times to guide myself and my staff members in their interactions with other individuals and organizations. Sometimes we disagree with others, but we don’t have to be disagreeable in the manner in which we choose different paths. We don’t need enemies getting in the way of doing what is right for our community.

This relationship building is hard work. It’s something that needs to pervade what you do day to day. I have 9,100 contacts on my list. Not all of those people are close friends or even acquaintances. I have made it my purpose in life to meet people, establish a relationship with them and help them in any way I can. In the end, perhaps, I’ll be able to influence them for some good purpose. I encourage you to do the same.

Eric Holdeman is a contributing writer for Emergency Management magazine and is the former director of the King County, Wash., Office of Emergency Management.

Check It Out

See Appendix C (p. 54) for a worksheet you can use to start developing your own contact list. Customize it for your own community’s contacts.

Download

<http://www.acce.org/samples/samples/social-media-in-disaster-response>

Soon after an EF-5 tornado tore a 14-mile path through Joplin, Mo., and the neighboring community of Duquesne, traditional means of communication with the public, the media and key stakeholders were not an option. This PowerPoint presentation, prepared by Kirstie Smith, communications director at the Joplin Area Chamber of Commerce, details the chamber's communications strategies in the aftermath of the tornado, focusing particularly on the power and effectiveness of social media in crisis communications. *You will need your ACCE log in and password to access this document.*

The Disaster Recovery Planning Process

Steven Lewis, *Chamber Executive*, November/December 2005

Many organizations make the recovery process harder for themselves—or even impossible—by not planning ahead for disaster recovery. While they may take steps to try to prevent disasters, they ignore the reality that prevention won't always work.

Creating a disaster recovery plan can seem overwhelming, given the complexity and demands of even the smallest organizations. Once management has a proper mindset to build upon, the objective of the planning process is to systematically sort out the various issues and priorities so that a cost-effective plan can be developed which is in proportion to the level of loss exposure that the organization is risking.

The process itself can be summarized in the following steps:

- Provide top-management guidelines
- Identify serious risks
- Prioritize the operations to be maintained and decide how to maintain them
- Assign the disaster team
- Take a complete inventory
- Know where to get help
- Document the plan
- Review the plan with key employees, test the plan, and train all employees

Provide top management guidelines

Top management has to indicate the length of time the organization is willing to accept disruption of each of its key functions, and the amount of money the organization is willing to invest in procuring standby equipment, paper forms, testing, etc., as part of being prepared for an emergency. Input from management is also important in assigning priorities as to which operations will be maintained during the limited-operations time span and which will be recovered later.

Identify serious risks

This is a “brainstorming” process, which is best accomplished by working with the employees themselves during department or group meetings. It serves the dual role of building the awareness of the employees to the issue of disaster planning as well as surfacing potential risk areas about which management may not have been aware.

Share it!

Information your members can use for disaster recovery planning.

Prioritize the operations

Most managers never think about it, but for the typical organization, the highest priority is payroll. Even if this is performed by an outside service, there is usually a terminal for remote input of the payroll data. So, in the event of a disruption, either at the source of the data or at the payroll processor, there must be a delegation of authority to someone (remember, the president, owner, etc. may not be available) to be able to issue substitute manual advance checks.

In general, top management will have to decide how long they are willing to operate without being able to perform each of their daily operations, such as accepting customer credit applications, receiving deliveries, etc., in addition to their more obvious operations such as buying and selling. Banks need to create policies on accessing safe deposit boxes, sending out mortgage bills, commercial night depository, etc., in addition to just worrying about deposits and withdrawals.

Based on its priorities, the organization can plan how long to suspend each operation, and designate either a manual backup mode or a longer lead-time approach for each function. These priorities also guide the organization in setting the frequency of off-site storage of backup files. For example, in order to meet emergency requirements, some files that might normally be stored offsite on a weekly basis might instead be stored on a more frequent basis.

Assign the disaster team

Disasters always seem to happen at the worst possible times, when the fewest personnel are available. Therefore, it is crucial that as part of the disaster plan, management appoint one person in charge of recovery and one person as second-in-command. Following this, as many specific tasks as possible within the plan should be pre-assigned. In the wake of hurricane Hugo, with most telephone service knocked out, one company in South Carolina that had not pre-assigned tasks reported that it took four days just to assemble its key personnel.

Take a complete inventory

While most organizations have records covering the make and model numbers of their equipment, they are usually not updated and almost never kept off-site.

Inventory information should include emergency vendor contacts for all equipment (including microfilmers, specialty mailing and manufacturing equipment—not just computer hardware and software), descriptions and formats of all data files, and copies of all business forms used, along with the vendor contact for each.

Certainly, know where to get help. Actively collect any additional names of service or equipment providers as you come across them.

Document the plan

The plan should be written down—remembering that if the core document is longer than 15-20 pages it will never be read or used—along with the various assignments, updated inventory, and all key phone numbers. Key personnel should have a copy of this documentation at home.

Review, train, and test

The types of tests available for contingency plans include:

- Blink test
- “Independent” expert assessments/structured walk-through
- Component tests
- “Pull-the-plug” evaluation

By assigning specific people to each of the key task areas, it is possible to generate the most useful and least expensive of these tests—the “blink” test. This can include a yearly review with experienced employees and can be part of the introductory training for new employees.

Following this, non-assigned employees will be asked to review the plan as it pertains to them. As part of this process, they will be encouraged to provide their independent comments on the plan, based on their detailed expertise and familiarity with the daily ebb and flow of their specific operations.

The next step is to test those plan components which can be tested independently of one another. Specifically, this includes items such as the recovery of backup files and the procurement and testing of dial-up backup links to hot sites, etc.

With respect to “pull-the-plug” exercises, it may not be feasible to bring the entire organization “down” however the typical day-to-day mini-disasters which knock out installations and affect the entire organization should be treated as this type of a test. Following the recovery from these events, the results as well as lessons learned should be documented as if the event were a planned test, and any corrective actions warranted should then be taken.

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Dr. Lewis has also authored numerous articles, including “Plan for a Disaster Without Destroying Your Budget,” which appeared in Public Risk magazine, and “Disaster Recovery Planning: A HIPAA Requirement,” which appeared in Health Facilities Management magazine.

What Now? Steps to Recovery for Stricken Communities

Prof. Mark Miller, The University of Southern Mississippi and Dr. Judson C. Edwards, Troy University, Alabama; [Rural Economic Disaster Recovery Resource Center \(http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html\)](http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html). The authors gratefully acknowledge the invaluable assistance of Linda Holden, Economic Developer for the City of Moss Point, Mississippi; Frank Thompson, Exec. Director of the Enterprise Coffee Geneva Economic Development Corporation; Stephanie Blankenship, Director of the Henry County Economic Development Authority; and the many others who contributed their advice and experience to this analysis.

If you are reading this, the chances are that you live in or are assisting a rural community that has been struck by some type of economic disaster: a hurricane, tornado, flood, or a major industry closing. It may be day 2 or 3, and if your home or office was affected you've managed to find your way to a working computer and internet connection.

If so, we've got some bad news and good news. The bad news you already know: life as you knew it in your community has changed radically and dramatically, and it's going to take a lot of time and effort to get your community back to normal—or, at least, a new form of "normal" for everyone concerned.

The good news is that you have a wide world of support out there. You are now part of a regional, state, national, and even global community that has "been there"—that has survived and recovered from economic disaster. They are your support team. Everyone who has experienced, researched, or assisted with a disaster-stricken community is eager to assist you with advice, expertise, and resources.

One major player in this support team is USDA Rural Development. If you are, or work with, a rural community, chances are you are already familiar with the work of this agency, which has supported a wide variety of development program in rural communities across the U.S.

Of course, every disaster that strikes a rural community is unique, ranging from hurricanes that destroy a multi-state region to a tornado that destroys a community's high school; or from a flood to the closure of a community's textile factory.

Although every disaster situation is unique, all of these disasters have much in common in terms of the impacts on their communities: severe disruption of the community's economic and social life, psychological trauma that in many cases grows deeper with time, and—more positively—a willingness within and outside the community to pitch in and make recovery happen.

The following information is based on the authors' (Miller and Edwards) own experience working with communities recovering from Hurricane Katrina, in addition to extensive interviews with communities recovering from other forms of economic disaster. This is far from an exhaustive or definitive list, however. One of the primary reasons for publishing this resource center [\[http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html\]](http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html) on the web is to make it a living document so that you can comment, correct, and add to this center based on your own

Share it!

Good information here for your members who live and work in rural communities.

experiences, successes, and learning curves. Please [contact us](#) to help us build this or any other section of this [web site](http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html) [http://ocean.otr.usm.edu/~w301497/disasters/disasters_homepage.html].

The purpose of this section of the [web site](#) is to walk you through some of the basic steps toward recovery and connect you with this larger support community at every step of the way. We have organized these steps as follows:

Immediate steps to survival: the first few days and weeks

The first few days to the first few weeks of the disaster is a period of shock, denial, chaos, misinformation, miscommunication and lack of communication, and just about every other emotion and condition.

Of course, the better prepared you are for disaster, the better off you are—but this isn't the time to kick yourself for not preparing yourself ahead of time. (There will be time for that later.) No community is ever prepared for every possible disaster, or quite as prepared as they needed to be. Life makes many demands. Even communities that have experienced a disaster situation are often shocked to recognize how poorly they have prepared themselves for the next such situation. And so, every community in a disaster situation, well-prepared and not, can benefit from a basic checklist of first, immediate steps toward recovery.

The following steps begin from the smallest possible scale (you and your professional office) to your community to the larger world of assistance beyond. The logic is that outside agencies—like God—best help those who help themselves. You're not going to be able to make effective use of outside assistance until you and your community are reasonably well organized.

• Gather yourself together

Secure your documents. This may seem a trivial concern in an immediate disaster situation, but you will recognize in the weeks, months, and years ahead that it is far from trivial. If you have already secured duplicate copies of your documents in case of disaster, check to be sure those copies are secure and available when necessary. If you had not taken that step, then take an hour or two as soon as possible to gather and secure all the documents that may be relevant. Do this right away, before weather, crime, forgetfulness, and other factors take their toll. Relevant documents may include:

- Contacts for all employees and service providers
- Contracts with service providers
- Insurance records
- Titles and deeds
- Photographs of property and equipment
- Maintenance records for property and equipment

Load your camera and start taking pictures of the damage. Once again, this may not seem like the right time to start a photo album, but clean-up crews and Mother Nature will alter the original scene sooner than you think.

- **Connect your community**

"Social capital" is one of the most prominent theories today for providing some perspective on recovery from disaster situations. We're all familiar with "financial capital," and other assets necessary for disaster recovery. Just as important, however, especially in the earliest days of disaster recovery, is "social capital," or the complex networks of trusted relationships that every community relies on in the best of circumstances—and much more so in the worst of circumstances.

There are three major forms of social capital. The first is "bonding capital," which consists of the networks within your own community—the connections that hold you together as a functional and self-supporting community.

Outsiders will be able to assist your community, but they will be able to do their jobs effectively and appropriately only to the extent that your own community is connected and functional.

Once again, this is a task that's much more effectively done in preparation for a disaster, rather than after the fact, but no community is perfectly prepared for this task. How does a community quickly establish a network that reaches across all neighborhoods and social groups?

One of your first and best established networks will be through **your community's network of churches and other religious institutions**. One of the tightest forms of bonding capital within nearly any community will be within its individual religious congregations. Especially in the case of neighborhood congregations, it's likely that parishioners will be in touch and assisting one another before the disaster has even passed. The challenge will be to connect these congregations with one another and with community-wide government leaders. The [Church Disaster Mental Health Project](http://www.churchdisasterhelp.org) (Retrieved June 3, 2008: www.churchdisasterhelp.org) contains a wealth of resources for church involvement in disaster situations short and long term.

It is quite likely that your community already has some form of inter-faith council, which has established a network and communication system among the various local churches. This is the time to put this council to use: identify the leadership and membership of the council and attempt to connect them. This council won't include all groups in the community, but it's likely to be a good start at building a more comprehensive network.

Your local chamber of commerce or economic development organization is another excellent networking resource for local businesses. Their business leadership role is established, as well as databases for reaching their members—and perhaps other businesses in the community that are not members. These organizations can also be great sources of assistance in the weeks and months ahead for data, maps, and other information required to secure grants and other outside resources. These organizations also can help organize volunteers to check on local businesses, and serve as intermediaries between these businesses and government agencies.

Your local public and private schools provide the most extensive possible network throughout your community. There are many reasons to reestablish and work with your local school systems as soon as possible after a disaster situation. Functioning schools can be one of the most important factors in re-establishing a psychological sense of normalcy. Schools also can provide important sources of demographic information necessary for securing grants in the future. Schools also can provide networks for disseminating information throughout the community: public meeting dates, neutral venues for public meetings, calls for volunteers, etc.

Perhaps most important of all, schools provide a safe location for local children, freeing the adults to return to work after a disaster, or allowing the adults to dedicate themselves to community clean-up and other volunteer activities.

Don't neglect **your local day-care centers**. These institutions care for the most dependent children. Your community's economy will not be fully functional until the youngest children are well provided for. What do your local day-care centers require to re-establish themselves and re-connect with their students and their families?

Assess your public spaces. Enterprise, Ala., was surprised to learn how broadly the impact was felt of losing its high school and elementary school. Not only were these critical spaces for their primary educational missions, but they also served as vital public spaces for a wide variety of community organizations and functions. The local Enterprise-Ozark Community College was able to step up and fill some of the space gap for the community.

As quickly as possible, try to **establish a central point of contact and coordination for your community**. This may take the form of an informal council of city, county, and other leaders that meets once a week—if for no other reason than to minimize duplication, share information, and identify common interests. Otherwise, information—often rumors and misinformation—tends to circulate around the community by word of mouth. This coordination may be particularly important as your community begins working with FEMA. In the experience of many frustrated Mississippi communities following Katrina, FEMA representatives changed on a regular basis, with little institutional memory, so it largely depended on the community itself to maintain continuity in their dealings.

Establish a **volunteer coordinating committee** or other form of volunteer coordinating leadership. Your community will miss out on a lot of resources—or utilize those resources inefficiently—if you don't have a central point of contact and advice for outside volunteers. Donated clothing, shoes, and other supplies piled up in parking lots along the Mississippi Gulf Coast after Katrina, largely for lack of coordination between donors and local relief organizations. There will be a rush of good will, materials, donations, and volunteers ready to help after a major disaster, but to be used effectively they must be matched with appropriate organizations already networked within the community, such as the Salvation Army and local churches.

Re-establishing **local communication infrastructure** is challenging but critical. Effective community communication linkages can be challenging in the best of circumstances, much less in the wake of a

disaster. However, effective and regular lines of communication are critical components of every recovery initiative: both presenting a community's best face to the outside world, and providing effective and productive communication lines within the community itself. Telephone, text messaging, and email contacts are important from the earliest days, but they aren't always reliable after a major disaster. Regional media—TV and newspapers—are important, but most rural communities lack their own TV station, and tend to be on the fringe of regional newspaper coverage. Community meetings are crucial, but it all these communication issues can make it difficult to publicize meetings or assure a large turnout. (The promise of food helps, we found!).

In the cases of [Moss Point, Mississippi](#) and [Wiggins/Stone County, Mississippi](#), following Katrina, we concluded that a web site would be the most promising medium for building a communications network for the future. Our logic is that a good web site can function as a community newspaper for a new generation, both promoting the community without and contributing to community cohesion within. In the case of Wiggins/Stone County, we worked with a talented local web designer. In Moss Point we worked through the Moss Point School System as a central community hub. Time will tell if this medium proves successful. The learning process continues!

Broad community engagement is critical to success—as early as possible—on scales both large and small. Effective and extensive community engagement doesn't happen easily or readily, especially in a crisis situation. Prepared community developers ideally should have a plan in place for developing broad-based community engagement, before, during, and after a disaster situation. Early work in community network-building, communications, and planning helped provide hope for leaders and citizens of these communities. Early spadework also helps provide a foundation of community organization and coordination that can be invaluable for future work and grantsmanship.

In the case of Moss Point, the University of Southern Mississippi's (USM) early networking and subsequent community organization was probably one of the most comprehensive such efforts in the city's history. Meanwhile, a number of much smaller initiatives helped encourage goodwill and inclusiveness at a closer neighborhood scale. One of these initiatives has been the continuing [Moss Point Oral History Project](#), which brought together key community members, respected local senior citizens, and USM students in capturing some of Moss Point's history, stories, and traditions. One of the many reasons motivating this project is its contribution toward building community identity.

Early organizing initiatives in Moss Point eventually led to the creation of the Moss Point Commission on Recovery, Rebuilding, and Renewal—an umbrella organization that sponsored an overall downtown development plan, neighborhood meetings in every Ward of Moss Point, and a city-wide meeting to build community spirit and capacity. In Wiggins/Stone County, early planning efforts provided the foundation for a long and continuing series of successful community development grants and private sector investment.

Get your **local small businesses** back in business. This is critical for so many reasons: to supply community members with food, drinks, ice, batteries, medicines, and other fundamental goods and services; to maintain the community's tax base, so the community can continue supplying basic services;

and for psychological assurance to local residents that the community is functioning and returning to normalcy once again.

For many small businesses—such as crucial restaurants and other food-service providers—returning potable water service is just as important as electric power and gas. They also likely will need to be certified by a local health department before returning to operation. In large-scale disaster situations, employee housing may be a significant issue; some companies have addressed this with permission to create temporary trailer housing on company property. Immediately after a disaster situation, well-prepared companies check on the well-being not just of managers, but also key operations personnel and all other personnel to the extent possible.

Be especially good to your **regional utility companies**, which often are well-prepared and dedicated to returning services in disaster situations. Mississippi Power and its parent Southern Company were seen as models following Hurricane Katrina:

Cauchon, Dennis. 2005. The little company that could. USA TODAY. Retrieved June 27, 2008:
http://www.usatoday.com/money/companies/management/2005-10-09-mississippi-power-usat_x.htm

- **Connect with your region and your state**

"Bridging capital" consists of the networks that bond your local community with the other communities that surround it. In this case, we will define bridging capital as the networks that bind your community with your larger region, state government, and other organizations within your state.

For major disaster situations, [FEMA](#) will play a major role in your community's life for the next months and years to come. Communities experienced with disaster situations, however, strongly recommend relying on **your state emergency management agency** as an intermediary in assisting you to work effectively with FEMA. FEMA provides the following list of state emergency management agencies:
<https://www.fema.gov/emergency-management-agencies>.

USDA Rural Development, too, can be a major contributor to your recovery efforts in the next few months and years. As a rural community, you're likely already connected with **your state and regional USDA Rural Development offices**, but just in case, you can find contacts for your own state office of USDA Rural Development through the national office site: http://www.rurdev.usda.gov/recd_map.html

Call on the expertise of **regional universities**. Most universities suffer from some degree of "town/gown" syndrome, in which their work is often viewed as obscure and ivory-tower with little connection to the surrounding region. In fact, one of the mandates of most universities is to serve their constituent states and communities, and many university professors are eager to get involved in and assist local communities—especially in disaster situations. Regional universities also are likely to have extensive contacts of their own which they can contribute, within the state and at the national and even international level. In the case of [Moss Point](#) and [Wiggins/Stone County, Miss.](#), USM was able to build quickly on long-established contacts with USDA Rural Development, local community colleges, and regional economic development agencies.

Outside agencies, organizations, and sister cities are invaluable, of course, for their expertise, resources, and overall goodwill. However, regionally-based institutions such as regional universities and state and regional USDA Rural Development offices often are able to “hit the ground running,” because of their extensive and long-established network of contacts in the region and their trusted reputation. Following Katrina, these local connections probably saved everyone involved one-to-three months of community organization work. Then, after the outsiders’ bags are packed and farewells said, we will remain in the region to assist these initiatives to continue and bear fruit far into the future.

Make full use of local **community colleges**. This can be especially important in the case of economic disaster, such as the sudden closure of a major factory or other employer. Community colleges can be major players for planning, designing, and quickly establishing job training and re-training programs. They often are also well-connected with a variety of state and federal agencies. They may draw on U.S. Department of Labor data, for example, to identify regional in-demand skills around which to build training programs for residents who have lost their jobs.

In the case of Wiggins/Stone County, the local campus of Mississippi Gulf Coast Community College (MGCC) provided an established network and a trusted “neutral ground” for community meetings. In contrast, outside agencies such as FEMA relied heavily on contract labor that often seemed to change weekly, resulting in much confusion and frustration for the affected communities. The active engagement of established regional institutions helped encourage a sense of trust and confidence in the “staying power” necessary to make a real difference.

It's often difficult—even in the best of circumstances—to figure out even whom to contact in something as big and complex as a major university. Don't be afraid to start at the top, especially if your community is suffering from a high-profile disaster situation. After all, your taxes pay the president's salary, and they're not likely to say "no" to a constituent community in need. If you begin contacting university departments, we suggest you start looking for academic disciplines that are traditional focused on community work, including **geography, planning, economic development, sociology, and anthropology**. If still in doubt, [contact us](#), and we may be able to help you navigate your local academic maze.

Short-term steps to recovery: the first months

The final form of social capital is termed "linking capital," or the networks that connect your community with the larger resources available through **national-level government agencies and non-governmental organizations**.

In the first few months of recovery you'll be working in earnest to forge your working relationships with these outside, national-level agencies and other organizations.

Under our [WHERE TO TURN? link](#), you'll find many of these agencies and organizations listed, with details of many of their programs available for disaster recovery & redevelopment.

The **USDA Rural Development national web site**, in particular, provides a wealth of information to begin preparation for longer-term recovery, including:

- General resources available through USDA Rural Development, for business, housing, community, and other forms of rural development: <http://www.rurdev.usda.gov/>
- Federal disaster declarations: <http://www.rurdev.usda.gov/rd/disasters/> [LINK NO LONGER ACTIVE; VISIT THIS PAGE INSTEAD WHICH HIGHLIGHTS FEMA DISASTER DECLARATIONS: <https://www.fema.gov/disasters>]
- USDA Rural Development programs specifically tailored for disaster situations: <http://www.rurdev.usda.gov/rd/disasters/disassistance.html> [LINK NO LONGER ACTIVE; VISIT THIS PAGE INSTEAD: <http://www.rd.usda.gov/programs-services/services/rural-development-disaster-assistance>]

At the same time, however, while you're identifying outside resources, now is also the time to identify, utilize, and encourage **local leadership and expertise**. Nearly every community has strong, well-recognized, and respected local leaders, both among public officials and citizen volunteers. We encourage them to take responsibility in the recovery process, while also encouraging community residents to accept their leadership. In most of our experience, we have been very pleased to find that community leaders rise to the occasion, providing the community with sustainable local leadership rather than relying exclusively on outside (and sometimes conflicting or inappropriate) advice.

In the case of [Wiggins/Stone County, Miss., recovery process](#), one of the most important local assets identified for recovery and redevelopment was an experienced **local grant writer**. Working with her, the nearby University of Southern Mississippi was able to provide her with data, the assistance of a graduate student, and other resources necessary to result in several successful community grants.

This is also time to **re-enforce networks within the community**, which will be critical to sustaining any recovery process. In [Moss Point, Miss.](#), most of the early emphasis after Katrina was placed on assistance from outside partners: Red Cross, the Governor's Commission, sister cities, USDA Rural Development, FEMA, and so on. Obviously, these external linkages provided essential life-support resources for communities that were struggling simply to survive. The community soon recognized, though, that this outside assistance would lead to little or no success in medium-to-long term recovery and redevelopment efforts without effective networks within the community. Communities quickly bind together in adversity situations such as Katrina. It doesn't take long, however, for old divisions and earlier failures to build community-wide networks to re-emerge as huge obstacles to progress on all fronts.

Moss Point, working with one of the authors (Miller), made persistent efforts to meet with leaders of all segments of the community: the mayor, city council members, clergy and other neighborhood leaders, leaders of the African-American community, local civic organizations, school officials and community volunteers. We believe that this significant investment of time and effort was essential to building trusting, working relationships for larger-scale progress.

Working with a broad coalition, **establish a master list of projects**, prioritized, with each ready with a mini-proposal, linked as closely as possible to your community's existing strategic plan. You'll be ready to step forward in a timely, prepared, and well-coordinated manner as soon as resources come available. Follow the money, as it comes available, but don't confuse being responsive with simply being reactive.

In general, key to timely recovery is "**first-come first served**," especially in the case of a large-scale disaster. In any circumstances, there will be scarce resources, many competing needs, and unfortunately often short attention spans. Those communities that are served best will be those who are best prepared. In the case of Mississippi communities recovering from Katrina, only those communities who had a formal hazard mitigation plan in place were eligible for many forms of recovery assistance. In turn, communities which did not have such a plan already in place before the hurricane often found themselves at the end of a waiting list for the agencies that were qualified to prepare these plans. Wiggins / Stone County was able to sidestep the line by working with the University of Southern Mississippi to prepare their own plan and make themselves eligible for recovery resources ahead of many other communities.

As soon as your dust has begun to settle a little bit, start trying to anticipate the unexpected. Think about your community's geography, its location, its situation. [Wiggins / Stone County](#) was grateful to have avoided the worst of Katrina's destruction, but were relatively slow to recognize the hidden hazard of refugees and explosive relocation demand from the regions that did get hit with the worst of it. The county's land use planning was completely unprepared for explosive, unplanned, and unpredictable growth, and had to scramble to protect the community's quality of life.

Mid-term steps to redevelopment: the first year

Communities' **existing long-term plans** must be recognized and incorporated into disaster recovery initiatives. South Mississippi was blessed with an influx of planning expertise from across the U.S. after Katrina, as part of the Governor's Commission. Their work was exciting and inspirational: <http://www.mississippirenewal.com/>

In the case of Moss Point, Miss., however, there was a tendency by these outsiders to overlook plans the community had had in place since 1996 for waterfront and environmentally sustainable development. This led inevitably to conflicts later in the process and some delays in harmonizing different visions of the community. Wiggins, Miss., benefited from a comprehensive plan that had been completed in December prior to Katrina. USM recognized the importance of this plan and incorporated it into the recovery process from the earliest stages. This helped encourage relatively rapid consensus building on the priority projects for this community—which proved very useful for pursuing grant opportunities as soon as they came available.

Community identity is more important than ever in disaster's aftermath. One of the earliest lessons learned from the planners and architects who volunteered for the Mississippi Governor's Commission on Recovery, Rebuilding, and Renewal was the importance of identifying and claiming the unique

identity of the communities affected by the disaster. These experts recognized that a disaster situation presents both challenges and opportunities. Communities seldom have such an “opportunity” to rebuild and reinvent themselves almost from scratch. Why build a generic cityscape when you have the opportunity to establish a unique identity for your community? The process of identity-building can also present a unique opportunity for engaging citizens; recapturing community history, culture, and heritage; and presenting a distinctively marketable real estate market for outside investors. These architects and planners, in the case of Mississippi, were guided by a "New Urbanism" philosophy. Resources on New Urbanism and the closely related "Smart Growth" may be found at these sites:

- Smart Growth Network. Retrieved June 26, 2008: <http://www.smartgrowth.org/>
- Smart Growth America. Retrieved June 26, 2008: <http://www.smartgrowthamerica.org/>
- New Urbanist Design. Retrieved June 26, 2008: <http://newurbanist.com/> [LINK NO LONGER ACTIVE; VISIT THIS PAGE INSTEAD: <http://www.newurbanism.org/>]
- Duany Plater-Zyberk & Company. Retrieved June 26, 2008: <http://www.dpz.com/projects.aspx> and <http://www.dpz.com/projects.aspx> [LINKS NO LONGER ACTIVE; VISIT THIS PAGE INSTEAD: <http://www.dpz.com/Practice/Overview>]

Don't committee yourself to death. Committee work is vital, but it can also be time-consuming and draining of time and energy. By this point in the process, it may be time to turn as much of the responsibilities as possible to salaried city or county employees--city engineer, attorney, etc. --and invest in whatever additional training may be necessary for them to assume new responsibilities.

Look for additional damage. Not all the damage from the disaster will be readily apparent. Now is the time to discuss this matter with communities that recovered from similar disaster situations in the past. What should you be looking for and anticipating? The Mississippi Gulf Coast, following Katrina, for example, has learned that damage from salt water inundation can become apparent up to four years after the fact.

Address psychological damage and long-term impacts on vulnerable residents. By now the initial excitement and adrenalin surge of the disaster situation has worn off, and the extent of time and energy required ahead is starting to sink in. Access to psychological counseling, community awareness, and adequate mental health care providers are imperative. In addition to the needs of vulnerable low-income, senior citizen, and minority populations in your community, pay attention to the needs of older workers: they typically face major challenges in finding new jobs when their longer-term employers disappear.

Look for opportunity in the face of disaster. No one wishes for disaster, but it is possible for good things to come of disaster situations. After the initial anguish, many communities recognize that they are presented with material resources and various forms of consulting that they would not have had otherwise. Buildings, blocks, and sometimes large swaths of entire communities may now be blank slates, creating positive redevelopment opportunities that would not have otherwise been possible. Some communities take the opportunity to leap into a more modern mode for their economy or community life, often emphasizing tourism and more environmentally friendly development.

[Greensburg, Kansas](#), has been widely noted as an exemplary example of the latter—with considerable support from USDA Rural Development.

Focus on economic diversification. If your community has lost some major employers—through either natural or economic disaster—this can be an excellent opportunity to focus the community's attention on the need for economic diversification. Take this into account for long-range economic development planning.

Embrace regionalism. In normal times, you and your neighboring communities may be bitter high school football rivals. Following a disaster situation, though, you are likely to find these the first partners to assist you back to recovery. This may be a chance to reach out to communities with which you may have found little cooperation in the past. This may include working together to absorb some of your residents searching for employment. If you can establish a good working relationship in a disaster situation, perhaps you can even maintain one in better times ahead.

Support and encourage your local entrepreneurs. Your local entrepreneurs are most likely to provide the engine for successful and sustained redevelopment following a disaster situation, which best reflects the values of your own community. Outside organizations and local government agencies can, at best, provide the opportunities and "fuel" for this entrepreneurial engine. This fuel can take forms such as business counselors, seed capital and other investment programs, and small-business incubators.

Prior to Katrina, Moss Point experienced three major industrial closures in the space of a few months. Two brothers who lost their jobs in these local economic "disasters" worked with a local economic developer to return to their first love: the wetlands of the Pascagoula River, the largest unimpeded (without dams or levees) river system remaining in the lower 48 states. They created McCoy's River & Marsh Tours, with considerable success. Then Katrina struck, taking with it almost all of the coastal tourism trade. The McCoy brothers persevered, though, and with support from a new local Audubon Center, they are re-establishing their business, serving students, research scientists, and helping to encourage tourists to return to the region.

What a Successful Disaster Recovery Looks Like

Gerald McSwiggan, Senior Manager, Disaster Management, Business Civic Leadership Center (BCLC) of the U.S. Chamber of Commerce | **UPDATE:** BCLC is now the U.S. Chamber of Commerce Foundation Corporate Citizenship Center (<http://www.uschamberfoundation.org/corporate-citizenship-center>)

Why Does Recovery Matter?

Disaster recovery is an often overlooked and misunderstood aspect of the disaster cycle. There are countless variables that affect recovery, including the magnitude of the devastation, coordination among federal, state, and local leaders, availability of capital, damage to major employers, housing availability, and so on. This whitepaper, a publication of the Business Civic Leadership Center (BCLC), is designed to inform community leaders and federal policymakers on what a successful recovery looks like, and what can be done to increase the chances of achieving success.

One thing is for certain, the cost of disaster recovery has gone up in the U.S., even when adjusting for inflation. Based on statistics compiled by the Centre for Research on the Epidemiology of Disasters (CRED) at the Université Catholique de Louvain, BCLC has calculated that the cost (in 2008 dollars) of natural disaster damage in the United States increased from an average of \$22.6 billion per year from 1989-1998 to an average of \$38.5 billion per year from 1999-2008. This is an increase of almost \$16 billion dollars yearly in the past ten years.

Not surprisingly, the budget of the federal agency whose primary responsibility is to respond to disasters has coincided with the increased damage costs around the country. The Federal Emergency Management Agency's (FEMA) budget has increased from approximately \$5.5 billion in 2001 to \$21.6 billion in 2008.

Even in the face of such compelling numbers, there are those around the country that still don't believe that recovering from disasters is a major concern. But there is an important reason why all of us, even those living in non-disaster prone areas, should be very concerned about these escalating numbers. In today's world, we are all interconnected. If a disaster happens, cities that are not physically affected might still be economically impacted because of trade linkages with damaged areas. Businesses in "non-impacted" areas of the country can experience disruption of suppliers, loss of customers, breakdowns in transportation routes, failure of communication networks, etc. If the damage is severe enough, and the city interconnected enough, economic effects from a disaster can be felt throughout the entire country. The \$38.5 billion in yearly disaster losses in the United States are not isolated within the physically damaged communities, they trickle down to affect the entire nation's economy.

Problems with How We Have Handled Recovery in the Past

Despite the escalating costs of disasters in the U.S., we have had a historically misguided approach to disaster recovery. The major reason for this is because most government agencies and relief organizations

focus on short term relief, and largely ignore long term recovery. FEMA's official mission statement includes the word recovery, but the vast majority of their efforts are within the first few months of a disaster. Other than temporary housing and technical assistance from ESF #14, FEMA has little ongoing presence in a community. The U.S. Small Business Administration (SBA) offers loans to bring back homes and businesses, but these loans assist people in returning to the status quo when the realities of their community have drastically changed. Many nonprofits inundate damaged areas with relief supplies but rarely remain engaged in a community for months or years after an event. Local community leaders and chambers of commerce are typically the only groups that remain committed over the long run, but they often lack the expertise to truly bring back a community. Recovery is a process that frequently takes months and years to complete, but when the news cameras go away, communities are too often left to fend for themselves.

In addition to a lack of emphasis on disaster recovery, there are a number of other mistakes that are frequently made that adversely affect recovery. First, cities usually attempt to restore what existed before the disaster. While this seems reasonable, the truth is that disasters fundamentally change the makeup of the communities they damage. Relationships change because some people move away and others move in. Business networks change because some close their doors forever, others are made stronger, and new businesses form. The industrial makeup of the community changes, schools receive different amounts of funding because student populations change, traffic patterns alter, and neighborhoods are different. Communities that understand that it is impossible to bring back what existed before are better positioned to make decisions that propel the community into the future.

A second problem is that lessons learned from previous disasters are not transferred between communities. City leaders in New Orleans have countless lessons learned from Hurricane Katrina, but these lessons are not necessarily communicated to those at risk today. Even if the lessons are cataloged, they usually go unread until after a new disaster happens. By then it is too late.

A third important problem with the way that we handle disasters is mismanagement of the diaspora that often leaves a community after a disaster. We are relatively skilled at evacuating people, but often fail at bringing them back. It is difficult for a community to recover when a large percentage of its population leaves the area and does not return.

Debris removal and clean-up is another important recovery factor that is often mismanaged. A fast cleanup is a great psychological encouragement for the people in the disaster area. Recovery is a long, slow process, so seeing signs of improvement in the community helps people cope with the losses. Also, cleaning up quickly encourages evacuees to return to their communities and reinvest.

Finally, disaster recovery needs to be more systematic and depend less on individual effort. Recovery often hinges on the heroic effort of one or more individuals that refuse to see their communities decline. By taking lessons learned from previous communities and establishing common criteria for successful recovery, there is less need for one person to take control. This will reduce the variance in recoveries across communities.

Issues Affecting Recovery

Before we can ascertain what a successful recovery looks like, it is important to establish the specific factors that play a role in whether or not recovery happens. The following is a list of important criteria that play a major role in disaster recovery:

Magnitude of Devastation: The best way to recover from a disaster is not to have one. The more devastating the disaster, the harder it will be for the community to recover. While we cannot prevent disasters from happening, we can minimize the devastation that they cause. Communities that are more prepared can, in effect, decrease the magnitude of devastation faced. For example, the community that has stronger building codes will be less affected by an earthquake than the community that experiences the same earthquake but has more relaxed laws.

Preparedness and Resilience: The more a community has considered the possibility of disasters and planned accordingly, the easier the process of recovery will be. Preparedness includes a number of important criteria like adequate building codes, viable insurance markets, emergency preplanning, pre-coordination between important stakeholder groups, business continuity planning, smart urban design, etc.

Political Jurisdiction: Disasters are rarely contained within one political jurisdiction; they cut across city, county, state, and sometimes national lines. Local governments that work well together, as well as with state and federal partners will be better positioned to help their citizens recover.

Capital and Financing: After disasters, businesses and individuals often find themselves in quick need of capital. Unfortunately, it often takes weeks and months for the money to flow in. Bridge loans or other mechanisms that provide financing quickly to disaster areas allow the rebuilding process to commence. The longer the community waits to rebuild, the greater the chance that it will never happen.

Housing: The availability of housing, especially affordable housing, is an important factor in recovery. Disasters will heighten the housing problems that the community faced beforehand, so it is important that those issues are rectified before the disaster. Additionally, transition from temporary to permanent housing is essential because no community can recover when large numbers of its citizens are still in temporary housing.

Evacuations/Diaspora: When people leave a community and don't come back, it is very difficult to recover successfully. Cities should not only have an evacuation plan, but also a plan to encourage people to come back. This is very rarely done, but is a crucial element to effectively managing recovery.

Communication and Coordination among Different Entities: Businesses, nonprofits, and government agencies are not often accustomed to working together. In a disaster, it is imperative that each sector works together to achieve the common goal of recovery. Each sector has unique talents and abilities that need to be harnessed after a disaster, and without coordination among the groups, recovery will sputter.

Attitudes of Relief Agencies: Relief agencies need to think about relief with an eye toward recovery. Actions that provide initial relief can sometimes hinder the recovery. For example, giving out free food prevents people from buying food from local stores. Providing temporary housing for non-temporary time frames hurts the real estate market. Relief agencies must consider how their decisions will ultimately affect the recovery.

Patience: Recovery is a long and difficult process, and discouragement can easily set in.

Successful Recovery Process

People Need a Reason to Come Back

A common rhetorical question at BCLC is, ‘would you accept \$100,000 to live in a community with dilapidated houses, damaged roads, no businesses or basic services for miles, contaminated water systems, and spotty electrical service?’

Unless you give people a compelling reason to come back to the area to live and to invest, they will not. While this point may seem simple, it is often ignored, and much easier said than done.

In some communities, giving people a reason to come back is relatively simple. The communities are either blessed with things like sun and beaches that make them attractive places to live or they have natural resources like oil or other minerals that draw businesses back. Other communities are located in strategic locations that give them access to trading routes, or have major businesses that were undamaged or able to recover quickly. These things provide people with reasons to rebuild and recover.

Unfortunately, not all communities that have experienced devastating disasters are blessed with these intrinsic characteristics. Those communities need to work even harder to give people a reason to reinvest. The following factors will help those communities communicate value to their citizenry:

Clean Up: There is no stronger psychological message that a community can send to its citizens than to clean up quickly. People understand that rebuilding takes time, but clean up should be as close to immediate as possible. Cleaning up shows residents that city leaders are committed to recovering and that the disaster has not destroyed everything. A fast and effective clean-up is the first step to a good recovery.

Capital Access: One of the most needed (and often hardest to come by) resource after a disaster is capital. It is needed for the obvious reason of rebuilding and restoring damaged infrastructure. Adequate insurance is very important and provides much needed capital to those affected, but it takes time for insurance adjusters to make accurate assessments and for the checks to be received. The federal government also provides grants and loans to individuals and businesses to help them get back on their feet, but this also takes time because applicants need to fill out complicated paperwork that has to be reviewed. In major disasters, the backlog of applications and insurance adjustments can be enormous because everyone needs capital immediately and there is a bottleneck. The quicker people get capital into their hands, the more likely they will rebuild. If a person has to wait for six months for the money to

rebuild their house, it is likely that they have already moved on to another community. Bridge loans and other mechanisms for getting capital quickly to an area are crucial to recovery.

Business Restoration: Businesses provided the community with all the resources it needed before the disaster, and this system needs to be re-established as quickly as possible after the disaster. Getting capital into the disaster affected area is one way to help re-establish business activity. Other ways to get businesses to reinvest include rebuilding the support infrastructure like roads, utility systems, and social services for employees. Technical assistance is often needed to help small businesses understand the new post-disaster realities. These types of support mechanisms help businesses get back on their feet and subsequently are catalysts for the community rebounding more quickly.

Restoring Permanent Housing: Temporary housing should in fact be temporary. Communities cannot fully recover when parts of the population have made temporary houses their new permanent dwellings. Often, restoring permanent housing requires building adequate amounts of affordable housing for low income families. Communities need sufficient levels of housing; without it, businesses will have no employees, retail stores will have no customers, and there will be no reason (or possibility) for anyone to live or reinvest in the community. Businesses, nonprofits, and government should all be a part of the process to rebuild housing.

Restore Schools/Hospitals/Social Services: If your company is back up and running and your house is rebuilt, can you truly reenter the community if your children can't return to school or daycare, if you have nowhere to go when you are sick, or if the fire department is not back up and running? Social services are an often overlooked but crucial aspect of everyday life. Housing and businesses are crucial aspects of the community, but social services are the glue that holds everything together.

Transition Quickly from Recovery to Redevelopment

Communities that are successful in reestablishing the aforementioned areas of society will be more likely to recover from a disaster event because people have a reason to reinvest. However, performing these actions in isolation is not enough. There are many other variables that make up community recovery and leaders need to be flexible to the changing demands of the population.

Leaders must also transition quickly from recovery to redevelopment. Disaster recovery is like community and economic development under special circumstances. If leaders are too focused on building back exactly what existed before, they will be destined to fail. Every business understands the need for growth because stagnation will ultimately lead to decline. Communities are no different, and they should use the disaster as a jumping off point to smart development.

To build back better the following actions are typically needed:

New Businesses and Industries: Like any economic developer will tell you, cities need to attract new businesses and industries in order to continue growing. This is especially true for areas that have been affected by disasters, and even more so if the community was in decline before the disaster. Disasters bring about new realities, and new businesses and industries might be better able to thrive in the new

environment. Just as forest fires give new trees the chance to grow, disasters sometimes make it possible for new businesses and industries to flourish. For example, as part of strategic economic development planning, New Orleans is currently trying to attract high tech companies that did not exist before the storm. The new economic realities after the disaster might make it impossible to return to the old way of doing business.

New urban plans: Major disasters fundamentally change the landscape of the community. This includes the social, business, and physical landscapes of the urban area. For this reason, the old urban plans cannot simply be dusted off and reused. New urban plans must be created, and the citizens must be involved in the process. Community leaders and citizens alike must assess the new challenges and opportunities that the community faces and create a “preferred future” for themselves. Outside experts can assist in the formulation of the new urban plan, but the future should be based on citizen input.

New infrastructure: Areas that have been hit hard by disasters need to redevelop their infrastructure based on the new urban plans, and the businesses and industries that exist in the community. An important aspect of rebuilding infrastructure is to ensure that the new infrastructure is more resilient to future events. It is naïve to think that the community will never experience a major disaster again, so the infrastructure needs to be designed to withstand major impacts in the future. The new infrastructure should also reflect the new realities of the community and be suited for the industries that the community is trying to attract.

Mileposts for Recovery

Progress is extremely important for any community that has recently experienced a disaster. However, it is sometimes difficult to see if progress is truly being made. For this reason, it is important to establish key mileposts so that citizens can see the progress and ultimately reinvest in the community.

The following mileposts can help communities realize that progress is being made:

Debris removal

In many communities, debris removal is the important first step on the road to recovery. Nothing can progress until the debris is cleared and disposed of. You cannot expect any other recovery action to take place before cleaning up what has been destroyed.

Regional Strategic Recovery Plan

Disasters make it extremely apparent how interconnected we are. Disasters also have a bad habit of cutting across various political jurisdictions like cities, counties, and states. During the post disaster time period, it is crucial for the leaders in the various political subdivisions to work together to build a strategic recovery plan. The purpose of the plan is to focus limited dollars, time, and energy on the most important recovery actions. After cleaning up, the community leaders should work quickly to establish a plan that all jurisdictions can be happy with. This is the second milepost for recovery.

Flow of Funds

A plan is not useful unless it is implemented. And plans cannot be implemented without funding. The third mile post that community leaders should look out for is the flow of funds. These funds can come from various sources like insurance claims, Federal Government grants, loans, or reimbursements, or other sources of private funding like bridge loans. The flow of funds into a community is the third important milepost for recovery.

Construction Starts

A fourth mile marker is the start of construction. Typically, this means that homes are starting to be reconstructed and businesses are reopening. It is important that the funds that flow in are used to construct new (and disaster resistant) infrastructure that also follow the regional strategic plan. If construction is taking place in an unplanned, ad hoc manner, it can be counter productive. When done correctly, the sound of new homes and buildings being constructed is an important milestone.

Restoration of Public Buildings

With the construction of private sector buildings comes the restoration of public buildings. These two mileposts go hand in hand for a very simple reason. If homes are constructed but there are no police stations, fire stations, schools, or hospitals, no one will want to live there. It is not enough to construct business parks and housing developments without the social services that make a community run. This milepost should happen simultaneously with the previous.

Restoration of Population and Business Base

Once construction and redevelopment has taken place, people need to return to the community. Communities do not work without people, so an important milestone is the return of the diaspora. If the recovery has been implemented correctly, residents will be glad to return home and reinvest. New people will be encouraged by the success of the recovery and want to relocate into the community. The purpose of the recovery and redevelopment process is to make the community a good place to live, work, and do business. Disasters can disrupt people's lives temporarily, but it is possible to restore them.

Metrics for Recovery

As the aforementioned mileposts are being met, the community should be systematically determining the success of the recovery and redevelopment. It is commonly said, "what gets measured gets managed," so it is important to establish the correct metrics in the beginning of the process in order to measure success. Too often, communities do not track these metrics for reasons that include a lack of leadership to fear of failure. But establishing the correct metrics is important because it frames the recovery around specific goals. Without these goals, any idea seems like a good one and the community can end up floundering with no coherent recovery strategy.

Every community will recover at a different pace, so each one should set its own goals for how quickly each step in the process will happen. For this reason, we list specific items that communities should measure, but do not dictate specific percentages or timetables for recovery.

Communities that have recently experienced disasters should consider the following metrics:

Transition from Temporary to Permanent Housing

A baseline measure should be how many permanent housing structures were established in the immediate aftermath of the disaster. The measurement of success should be how many of those people in temporary housing units have transitioned to permanent housing and how many are still living in temporary structures. Citizens that left temporary housing and moved to other cities should not be counted as successes for the community.

Restoration of Schools, Hospitals, and Monuments

These are the things that truly make a community what it is. The community should measure how many schools, hospitals, and important community monuments existed before and how many exist today. If the numbers are far less, it is a sure sign that more work needs to be done.

Restoration of GDP

Ultimately, the GDP of the community needs to exceed what it was before the disaster. Communities should measure GDP levels at different intervals after the disaster (six months, one year, two years) and compare them with the GDP before the disaster.

Restoration of Jobs

People will not return to a community if there are no opportunities for them to be successful. By measuring the number of employment opportunities before and after a disaster, a community is able to determine if their city is still an attractive place to live.

Percent of Tax Base Restored

In order for the government to continue functioning, the tax base needs to be restored. Governments escalate the problems the community is already facing. Because this data is readily available to community leaders, this is an excellent measure of progress of community recovery.

Number of Businesses Before and After the Disaster

If the community is going to function normally again, basic services must be transferred back to the private sector and away from the government and nonprofit sectors that typically assist people after disasters. If businesses don't reopen, this is not possible. For this reason, it is important to measure how many businesses existed before the disaster compared to how many exist after the disaster. It might also be helpful to segment this list so that it provides more meaningful data.

Number of Abandoned Houses Still Remaining

No one wants to live in a community where most of the houses are dilapidated. An important measure of recovery is a simple count of how many abandoned houses still remain versus how many have returned to functioning homes.

New infrastructure

It is important to measure whether or not new infrastructure is being built because this is a good measure of whether people think the community is still a good investment. If there is no new construction, the reasons must be determined. This measurement could be as simple as counting the number of new construction projects in a particular area.

Population levels before and after

Communities cannot function without people, so it is important for community leaders to understand the population changes that have taken place since the disaster. Additional demographic data like the number of children and retired people compared to the number of working age adults is also important.

Civic sector restored

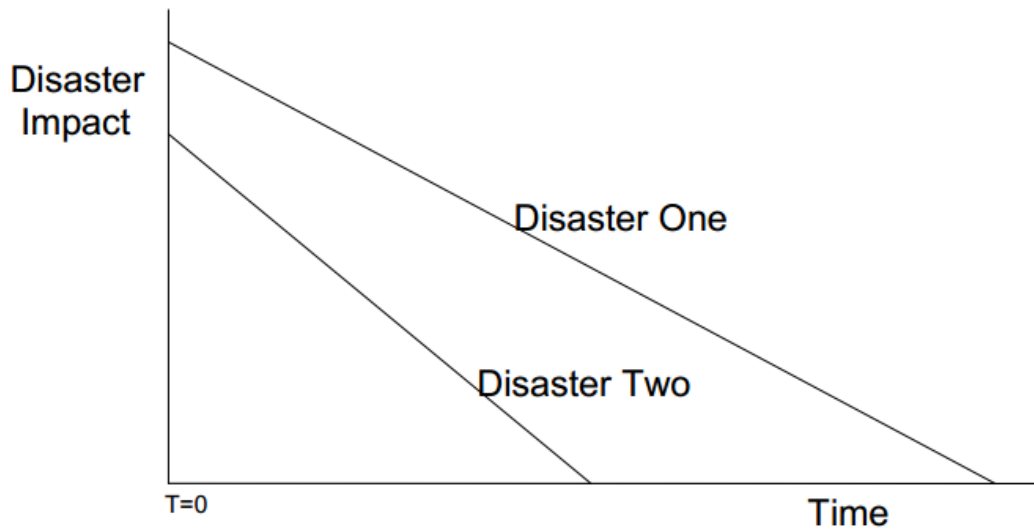
An often overlooked measurement of recovery is whether the civic sector has been restored. This sector is responsible for many aspects of the community that positively affects residents' mental, spiritual, and social health. This is very important aspect of a community that many people value and it should be measured.

Conclusion

So to answer the question, 'what does a successful recovery look like,' there is no simple or single answer. Every disaster is unique, as is every community. There will always be "curve balls" that differentiate each disaster.

That being said, we should be able to track progress made along the following chart:

The Mitigation of the Intensity and Duration of Impact



In this graph, the intensity of the disaster impact is measured by the Y axis. The time it takes the community to recover is measured on the X axis. Two disasters with the same intensity (disasters one and two) should affect a community differently depending on resiliency measures that the community employs.

Preparing communities ahead of time to be resilient to disasters will reduce the original impact of the disaster as shown by the “disaster two” line at time zero. While this is important in and of itself, community actions after a disaster can reduce the recovery time even further by accelerating the return to “normal.” This is shown by the steeper slope of the “disaster two” line as compared to the “disaster one” line. Reducing the initial impact and accelerating the recovery afterwards will dramatically improve the community’s economic position after a disaster.

Measuring progress as outlined in the chart above will help us determine if recovery has truly been successful in communities. There is no silver bullet to recovery, but following the suggestions above will help decision makers understand what process to take and how effective recovery efforts have been.

Terror in America's Heartland: Oklahoma City

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Charles H. Van Rysselberge was President/CEO of the Chamber of Commerce in Oklahoma City for eight years (1993-2001) and the President /CEO of the Chamber in Charleston, SC, for nine years, before retiring from a 40-year career in Chamber of Commerce management. He received Honorary Life Membership Awards from the Carolina Association of Chamber of Commerce Executives in 2012 and from the Association of Chamber of Commerce Executives in 2013. He received his ABJ ('68) and MA ('71) from the University of Georgia.

I was on the fourth floor of the Oklahoma City Chamber of Commerce building when the explosion went off with such force that I thought it was an earthquake. It wasn't an earthquake, as all the world would soon know, but a terrorist bomb that destroyed half of Oklahoma City's Alfred P. Murrah Federal Building, just four blocks away, where 550 people worked and 20 small children attended daycare.

As head of the Oklahoma City Chamber at that particular time, one of my first thoughts was to get to the site of the explosion. But police stopped me less than a block from the federal building, and when I returned to my office, approximately four blocks away, I was told we would have to evacuate because of possible gas leaks.

None of us knew how high the death toll would ultimately climb. But judging from the severity of the explosion, the news was sure to be bad. To make matters worse, scores of businesses were crippled and journalists from all over the world were about to descend on Oklahoma City, making it clear that at a time when we were hurting badly and our infrastructure was at its worst, we somehow needed to be at our best.

What is amazing, judging from what I saw and heard at that time, is that I think we were definitely at our best; in fact, the term "the Oklahoma Standard" was coined as a result of that period!

The bomb went off at 9:02 AM on the morning of April 19, 1995, and within 24 hours our Chamber of Commerce had set up a news media center, dealt with conventions that had to be canceled, and organized an emergency business assistance center with a relief fund that early on generated, from unsolicited contributions, nearly \$250,000 to help business owners restore service. One of our roles, we felt, was to minimize the disruption of payrolls for impacted businesses. Included in those donations was a very generous \$500 check from a very small chamber in Three Rivers, Texas (pop. 3,000, chamber staff of one).

In addition to the cash, phone calls made from our emergency business assistance center generated in-kind contributions of furniture, equipment, and temporary office space that totaled over \$400,000 in value. So, we became a clearinghouse for needed business resources.

A look back, and forward

April 19, 2015 was the 20th anniversary of a terrorist's bomb that killed 168 people in "America's Heartland." The bombing, however, did not kill the spirit of the citizens of Oklahoma City, who impressed the world with their courage and resiliency.

I don't know how many cups of coffee or dozens of doughnuts we served, beginning at 5 a.m. every day in the makeshift media center we set up in the lobby of the Medallion Hotel. However, it had to be a lot, considering that everyone from Geraldo to the Swedish News Service came to Oklahoma City to cover what was at the time the worst terrorist act ever committed on American soil. We recorded that our chamber staff dealt with 800 of the 2,000 news media folks who came to town in the weeks that followed.

For example: ABC sent in seven private planes and 100 people to produce segments for *Good Morning America*, *World News Tonight*, *20/20*, and *Nightline*. CNN sent in more than 100 people from six bureaus all over the country, was still there weeks later, and had plans to stay on the story for the rest of the year.

Firefighters and federal rescue teams arrived from New York, Virginia, Florida, Arizona, Washington, California and Maryland, and team members said their experiences in Oklahoma City were most unusual. They recalled that at the scene of disasters in other parts of the country, they had to buy their own coffee and the price of bottled water tripled.

Whereas in Oklahoma City, our goal was to prevent rescue workers from spending any of their own money. This culture and attitude became known as the "Oklahoma Standard!" Long-distance calls to their families were free. When combing through the wreckage of the federal building depleted their supply of work gloves, droves of people went to hardware stores and bought batches at a time. The same was true for knee pads, underwear and portable heaters. When rescue workers' clothes got dirty, they were washed; when they ripped, they were bought new ones. When the rescue teams left OKC, they gave the governor a one-dollar bill, and said, "This is the dollar we never had to spend here!"

For inspiration, they were given thank-you notes from school children. And when they laid their tired heads down for the night on cots set up in our convention center, they found a mint or a rose on their pillow. Exhibitors from the Oklahoma Restaurant Association, whose convention had just been cancelled, stayed on to cook meals for the rescue workers! It may sound corny to some, but we wanted these rescue workers to know how much we appreciated them risking their lives to save some of ours.

The final death toll from the federal building bombing was 168, including 15 children at the daycare center. In addition, nearly 600 were injured by a bomb made from fertilizer and fuel that weighed nearly 5,000 pounds. One very generous rescue worker was killed in the recovery, and therefore, the final toll was 169 people who lost their lives in this tragedy. More than 300 buildings and 2,000 cars sustained some kind of damage. One thousand fire personnel rotated through the disaster area over more than two weeks, and it was reported that it would have taken a typical firefighter 15 years to obtain that much experience.

With a catastrophe of this magnitude, everyone at the OKC Chamber knew someone who was killed or injured in the blast, or who was related to someone who did. As the death toll continued to mount, we were particularly concerned with the fate of a 21-month-old infant, one of five children in the daycare center who survived the blast. His mother worked for the Chamber, and he spent three weeks in

intensive care before he was allowed to go home. His mother decided not to return to work, because she felt her day-to-day interaction with him was critical to his continued recovery.

Our Chamber Board Chairman that year, Dr. Bill Thurman, a medical doctor, former head of the OU Medical School and head at that time of the Oklahoma Medical Research Foundation, ended up on the front lines as he pitched in to help with the triage units that were quickly established.

Looking back on April 19, 1995, and the days that followed, I am so very proud of how Oklahoma City reacted. Consider the following testimonials:

- Dan McGraw, U.S. News and World Report: “I never thought too much about the place, but after seeing 300+ people standing in line for hours to give blood, I quickly changed my mind about Oklahoma City.”
- Peter D'Oench, WPLG-TV in Miami: “Before now, I only knew Oklahoma City from a distance. I passed it on my way to my first TV job. I should have stopped.”
- President Bill Clinton: “If anybody thinks that Americans have lost the capacity for love, caring, and courage, they ought to come to Oklahoma.”

Further testimony to Oklahoma City’s resiliency is the fact that not even a terrorist bomb could derail the city’s \$400 million public infrastructure building program, started 15 months earlier with the passage of a temporary one-cent sales tax. Among the achievements were a new 12,000-seat baseball park for the Triple-A franchise Oklahoma Redhawks and 20,000-seat indoor sports arena that was designed to attract an NBA franchise. It later did, when the team from Seattle became the OKC Thunder!

Other highlights from the infrastructure program were a new library, a river walk/canal similar to San Antonio’s, a remodeling of the civic center music hall, and the expansion of the convention center where rescue teams were once housed. The Oklahoma River was transformed into a chain of river lakes, approximately seven miles long, which has attracted numerous boat houses and become a U.S. Olympic Team Training site.

These are just a few of the original projects that have come to life. Years later, the expanded convention center became so successful that it was outgrown and in 2009, triggered citizen support for a brand-new convention center to be built from scratch. This is one of seven new projects being funded with a new round of a citizen-approved temporary (seven-year) sales tax.

Since 1995, this public infrastructure vision that received citizen approval in 1993 has led to more than \$5 billion dollars of public and private funds being spent in downtown OKC alone. Known as MAPS (Metropolitan Area Projects), it is a national model for public/private partnerships!

At the time of the bombing, our OKC Chamber was preparing to kick-off a multi-year funding campaign (Forward OKC: the New Agenda) for \$10 million, to support economic development activities. The successful campaign was led by Clay Bennett, today’s Oklahoma City Thunder Chairman. Kick-off was postponed only a few weeks and has continued ever since, with five-year cycles of renewal. Today OKC enjoys a track record of low unemployment, a diversified economy, and is truly a “cool place” to be!

I mention these projects not to trumpet the urban renewal and economic development initiatives of OKC, but to spotlight the fact that Oklahomans are a special breed of people. They bent a little in the wake of the terrorist's bomb, but they didn't break, and they were not about to let the events of April 19, 1995 have a long-term negative effect on the quality of life in Oklahoma City.

There has been a long string of outstanding public and private leadership in Oklahoma City that continues to this day with Mayor Mick Cornett, now in his fourth term. In 1995, we could not have had a better mayor (Ron Norick) or governor (Frank Keating) to lead the efforts of our recovery.

The images that will remain in my mind the longest are not of the victims being carried from the rubble of the federal building, as tragic as that was. What I remember most is the generous support that was displayed...such as the lady who drove up one day with 1,000 sandwiches that she and her neighbors had made for rescue workers. The TV stations that told local citizens, "OK, thank you, we now have enough gloves, we do not need any more!" This was repeated as other products were requested and the need was quickly filled.

I'll always remember that a local newspaper, the Daily Oklahoman, offered the use of its print presses to a competitor whose building was severely damaged in the explosion. And the scene at a local bank where everyone was ordered to evacuate the building immediately after the bomb blast, leaving cash exposed at the teller windows. When bank personnel returned five hours later, not a single dollar was missing. A child who mailed in three Band-Aids with a note that read, "I hope this will help!" The local TV station that announced it would take drive-up donations for victims' families, creating a traffic jam of good Samaritans. Cars were lined up for hours...an incredible scene!

Some of the Lessons Learned at the time included:

1. At our Chamber: The need for a Crisis Management Plan that includes information as to where to meet and how to communicate with staff when you have to instantly evacuate your building for several days. Also, the realization that staff needs a stress debriefing from a professional counselor to help channel their emotions and feelings, even if they have not been personally affected by a tragedy.
2. In the Community: The need for compatible public emergency equipment, such as having a common communication system in place. This was addressed soon after with a state-of-the-art system!
3. All Businesses & Citizens: The need for a Personal Crisis Management Plan, and to review the fine print of property insurance policies to insure they understand the extent of their coverage.

Today, in OKC, one finds the Oklahoma National Memorial and Museum. After the events of 1995, three official projects related to the bombing were planned and developed: the Oklahoma City National Memorial, which is supported by national park rangers and has visitors 24 hours a day, a museum located next door in a building that was significantly impacted by the bombing, and Oklahoma's gift to the world for all the global support it received: the Memorial Institute for the Prevention of Terrorism. The Museum has recently undergone an \$8 million remodeling for enhancements of museum exhibits

and interactive stations. It tells the final pieces of the story, including the investigation and the journey to justice.

After the Headlines: Disaster Relief Success Stories

Katherine House, *Chamber Executive*, Fall 2011

Success Story: Bridge Loans

Lack of access to funding can be a major hindrance to business recovery following disasters. Even when a business is insured or qualifies for an SBA loan, it can take months for the reimbursement process to play out. For that reason, the Cedar Rapids (Iowa) Area Chamber of Commerce helped create a bridge financing program for businesses following flooding there in 2008.

The Job and Small Business Recovery Fund was designed to meet immediate needs, such as helping to cover payroll costs, investment in replacement equipment or as leverage for new loans. "Our checks were the first checks on the ground [after the disaster]," says Jeff Schamberger, director of membership. The first checks were issued only six weeks after flooding devastated more than 10 square miles, about 14 percent of the city.

Generally, businesses were eligible to receive up to \$15,000 in bridge financing, with a maximum of \$25,000 allowable under certain circumstances. One-half of the funds was a grant; the other half was a three-year, no-interest forgivable loan if certain criteria were met. Just two months after the flood, 58 business owners had received checks totaling more than \$1 million. In all, some 330 businesses received help, according to Schamberger. "It [the program] wasn't to make any individual business whole," he says. "We knew we couldn't do that. ... It gave them hope."

The program was seeded with money from chamber reserves, private businesses and economic development funds. The city of Cedar Rapids provided matching funds. The chamber created an Administrative Oversight Team that determined eligibility criteria and an application based on the SBA loan application, as well as a process for evaluating applications. Evaluations were done by members of a local SCORE chapter.

Success Story: Business Recovery Expo

Even before Gina Spagnola, IOM, could return to Galveston after Hurricane Ike struck in 2008, her main focus became organizing a Business Recovery Expo. Putting together a tabletop expo seemed like a natural thing to do. "Chambers do this in their sleep," says Spagnola, president of the Galveston Chamber of Commerce.

The Expo was held at a resort and conference center on Galveston Island about one month after Ike. The chamber staff lined up numerous exhibitors and speakers, including representatives from FEMA, the governor's office, Rep. Ron Paul's office, public works, the Galveston Historical Foundation and the U.S. Chamber of Commerce BCLC Disaster Assistance and Recovery program.

A local restaurant also exhibited to let others know it needed to hire wait staff and bus boys, according to an article in the Galveston County Daily News. Before the hurricane struck, the establishment had employed many local college students. After the storm, many students moved to another college campus to complete the semester. (Displacement of workers after a disaster can be a major hurdle for businesses wanting to reopen, say disaster experts.)

More than 400 people attended the Expo. That number could have been considerably higher, but many people had not yet returned to the island, Spagnola says. Beyond providing information, the Expo played a special role in the community's recovery. It was "a place to gather," she says. "A place to say there is going to be a better day. To say we are going to help each other."

Success Story: Job Recovery Fund

In areas where Congress appropriates Community Development Block Grant (CDBG) Disaster Recovery funds, chambers have been instrumental in ensuring some funds are used for business recovery. One example of this occurred along the Mississippi Gulf Coast following Hurricane Katrina. The Hancock County Chamber of Commerce in Mississippi played a pivotal role in creating and administering a CDBG funded program.

Tish Williams, executive director of the Hancock County Chamber of Commerce and Hancock Community Development Foundation, collected signatures to lobby for a resolution of support for a small business grant program as part of an application for CDBG funds. Next, she talked to each of the three local government entities and asked them to put aid for small businesses on the list of projects for which they were seeking funding. She also helped local government officials complete the paperwork submitted to the Mississippi Development Authority, which then worked with the U.S. Department of Housing and Urban Development. Her grass-roots campaign began in 2006 after she learned that Mississippi did not offer disaster recovery grants to businesses.

Williams' hard work paid off. She won approval to create a \$3 million Job Generation Fund for Hancock County, which kicked off in September 2009. Of the \$3 million, \$2.4 million was approved for low-interest forgivable loans, while the balance could be used for program delivery and administration. (Hancock County received \$200 million in CDBG disaster funds, with \$15 million earmarked for economic development, of which the Job Generation Fund received 20 percent.)

The Hancock Community Development Foundation was designated and funded as program administrator. Any business operating in Hancock County for at least six months before the disaster was eligible to apply. The loans ranged from \$5,000 to \$50,000; with businesses located along the water permitted to seek up to \$150,000.

It was the chamber, working with committees of members from the business community, which drafted the framework, policies and procedures for the program within the guidelines of the Mississippi Development Authority. Applicants did not need to be chamber members to apply.

Did the chamber worry about ruffling feathers of those who did not receive funding? Williams said there was concern about how the program would affect members, but she says, "To do nothing would have affected the membership to a greater extent. We believed passionately that this was something we were driven to no matter the consequences." Williams believes the chamber crafted a "fair and unbiased" system for evaluating applicants. The chamber also held workshops to help people complete the application process.

The Job Generation Fund has helped 40 county businesses, and all the loans have closed, says Williams. Since they are reimbursement loans, some businesses still must submit documentation for reimbursement. The program has been a long-term commitment, and the chamber's 501(c)(3) will continue to manage the program through 2016.

Success Story: Chamber-to-Chamber Assistance

The day after an EF-5 tornado (winds above 200 mph) struck Joplin, Mo., on May 22, 2011, Gina Spagnola, IOM, had a mission. Spagnola, president of the Galveston Chamber of Commerce, Galveston, Texas, wanted to get in touch with Rob O'Brian, CEcD, president of the Joplin chamber, though they had never met. Why? Spagnola planned to offer assistance to people in Joplin, just as other chambers had helped her when Hurricane Ike struck Galveston in 2008.

When Spagnola could not reach O'Brian, she contacted Inés Pearce, the senior disaster response advisor and Help Desk Manager of the U.S. Chamber of Commerce's Business Civic Leadership Center. The Joplin chamber's e-mail was down, but Pearce knew O'Brian's personal e-mail address. Spagnola had secured a \$1,000 donation to send to the Joplin chamber, and she talked to O'Brian, urging him to conduct a needs assessment so Galveston could help.

That same day, she e-mailed a letter to Galveston chamber members seeking help with a "Galveston Pays It Forward" relief effort. She asked members to donate gift cards (or cash for gift cards) that could be sent to the Joplin chamber, just as the Mississippi Gulf Coast Chamber had done for her.

Members of the Gulf Coast chamber did more than provide gift cards after Ike. Executives shared lessons about disaster recovery that they had learned following Hurricane Katrina. They also sent caring e-mails, offering helpful personal hints such as suggesting that Spagnola get some sleep or see a movie. Those chamber executives knew that Spagnola would be better able to care for Galveston's business community if she took care of herself.

Spagnola, in turn, provided encouragement to O'Brian. In a May 25 e-mail, she wrote, "I remember the feelings as if it were yesterday, but with time it will get better, I promise." She also offered to help Joplin

organize a Business Recovery Expo, just as she had done after Ike with mentoring from the U.S. Chamber and the Mississippi Gulf Coast Chamber.

Only a few weeks after the tornado, she traveled to Joplin to help organize the expo and meet with O'Brian and his staff. And this fall, Spagnola paid it forward with another act of kindness. Joplin officials, including O'Brian, enjoyed a little R&R in Galveston, while witnessing firsthand how the Texas community is recovering from a major disaster.

Here are other ways chambers have assisted each other following disasters:

After Katrina hit, the Detroit Regional Chamber in Michigan sent a mobile communications unit to the Mississippi Gulf Coast Chamber that could be used as an office. The trailer subsequently spent time in Hancock County, Miss., and then made its way to Galveston after Ike. After a short stint in Galveston, Spagnola sent it to the Greater Port Arthur Chamber of Commerce. The trailer went back to Michigan in 2010 to get retrofitted for future use during disasters.

After flooding hit Tennessee in 2010, Shannon Meyer, then with the Cedar Rapids Area Chamber of Commerce, spent hours on conference calls with chamber executives in Nashville and Clarksville, Tenn., offering suggestions for response and recovery.

Employees from nearby chambers helped employees of the Joplin chamber answer the flood of phone calls that chamber received following a tornado. Numerous people called seeking assistance, while others called offering to help.

Employees of the Chamber of Commerce of West Alabama provided suggestions to Joplin chamber officials about how to proceed with recovery. West Alabama chamber employees posted encouraging messages on the Joplin chamber's Facebook page, even as western Alabama grappled with its own tornado recovery.

On the recommendation of ACCE, many chambers choose to become members of a chamber in a disaster affected area for one year. Doing so eases the burden of lost dues revenues from shuttered or recovering businesses. After the 2008 flooding in Cedar Rapids, Iowa, nearly 30 chambers sent membership checks to the Cedar Rapids chamber, says Jeff Schamberger, director of membership. Others sent donations. "That support in the chamber world meant a lot to us," says Schamberger. This year, the Cedar Rapids Area Chamber of Commerce joined the Chamber of Commerce of West Alabama to assist in that region's recovery.

Success Story: A Case Management System

Following massive flooding in Cedar Rapids, Iowa, in 2008, the Cedar Rapids Area Chamber of Commerce helped develop a case management program that officials believe could be used as a model for other communities. The Business Long Term Recovery Initiative is the biggest business assistance program ever implemented following a disaster, according to Scott Swenson, senior case manager.

The formal case management program got under way in November 2009, almost 18 months after massive flooding hit the Eastern Iowa community. The program was funded by a state Community Disaster Grant; it was later supplemented with federal funds. The Business Long Term Recovery Initiative grew out of an informal network of businesses helping other businesses following the flood, says Swenson.

The formal program started with case workers conducting "needs assessments" of approximately 1,200 businesses. To do so, case managers met with most business owners in person for one to two hours. They asked numerous questions from an 8-page survey they had developed, covering such topics as pre- and post-flood revenues, payroll and employee counts.

Case managers quickly realized that owners were overwhelmed by the application process for the assistance programs developed by the chamber and funded with HUD CDBG disaster funds (see main article for details). Therefore, case managers made it a top priority to educate recipients about the assistance programs and help them apply for aid.

The core element of the case management program, though, was to provide mentors to flood-affected businesses. The case management team discovered that some business owners needed help with financial statements or had never created a formal business plan. Others needed help coping with "the new normal." Perhaps a business had always done well in a previous location, but needed to determine how to drive traffic to a new location. One pizza place, says Swenson, had to figure out how to stay profitable despite the fact that about one-third of its market area—some 3,000 houses—had disappeared. Thanks to the case management program, the pizza place ended up adding a sit-down area to draw new customers.

Where did the mentors come from? Many were volunteers from local SCORE chapters or those affiliated with the local Small Business Development Center. More recently, the program set up a partnership with the entrepreneurial center at the University of Iowa's business school. Case managers themselves had extensive business experience and helped out when needed, says Swenson. Typically, they did not advise their own clients.

"Marketing probably was and remains the No. 1 thing we are helping businesses with," says Swenson. Case managers also did a lot of trouble-shooting on restructuring SBA loans, assisting with relocation issues or lobbying for waivers to federal assistance programs.

Earlier this year, the name of the program was changed to the Business Success Initiative. "We are trying to get the mentality [to shift] from the recovery stage to the prosperity stage," says Swenson.

Success Story: Fast Fundraising

A few days after a deadly tornado hit Joplin, Mo., in May 2011, Kirstie Smith was looking for ways to promote the Business Recovery Fund established by the Joplin chamber's 501(c)(3). As communications

director for the Joplin Area Chamber of Commerce, she wanted to reach people outside of town. But how? Her husband suggested she "go on the Rush Limbaugh Show."

The next day, Smith tried to contact producers for the radio show. She learned her only chance of getting on would come from calling in while the show aired. So that's what she and another chamber employee did. After numerous calls, someone answered the phone.

The first thing Smith said was, "I'm calling from Joplin, Missouri." Despite an interruption for a commercial break, the producers allowed the Joplin staff to tell their story. The chamber experienced what Smith called "a phenomenal response." In 24 hours, the fund grew by \$50,000. Limbaugh also mentioned the fund on the show's web site. To further show his support for Joplin citizens, Limbaugh appeared in person in the town on July 4.

Tips: Before & After Disaster Strikes

Katherine House, *Chamber Executive*, Fall 2011

Before Disaster Strikes: 14 Tips

Experts can help you prepare emergency plans, including how much bottled water to store for each employee. But chamber executives with disaster experience say they couldn't anticipate or prepare for the scope of damage they faced. Planning based on previous disasters is helpful, but each disaster is different, just as every community and every chamber are different. Here are some considerations to help you prepare.

Don't assume your chamber or town will not be affected. "Unfortunately, in America, there is not one community that is not disaster-prone," says James Lee Witt, CEO of Witt Associates, a public safety and crisis management consulting firm in Washington, D.C., and director of FEMA during President Bill Clinton's administration. The areas most affected by Hurricanes Irene and Floyd were not coastal communities, he says, but "communities hundreds of miles away from what are typical hurricane-prone areas."

Learn about mitigation techniques. "I would suggest that businesses and towns learn what they can about mitigation (even more so than preparedness) because if you reduce your risks by

hardening your structures, or evaluating if you are in harm's way, you will likely have better outcomes," says Witt.

Review and understand your chamber's insurance plans. Officials with the Galveston Chamber of Commerce believed they were prepared for a hurricane because the chamber had windstorm coverage, says Gina Spagnola, IOM, president. After Hurricane Ike, flooding from the storm surge caused significant damage. Without flood insurance, the damage was not covered. Witt recommends that small businesses (and chambers) hold a policy for the replacement cost of their businesses as well as business interruption insurance.

Build a reserve fund. "Understand your monthly obligations and plan to survive without a dime coming in for four to five months," says Spagnola. It still pains her that a cash crunch following Ike meant she had to lay off employees when they were needed to help with recovery and when they needed jobs. Thankfully, she was able to rehire them.

Establish a community-wide resource for citizens. In Cedar Rapids, chamber officials worked with city and county officials and a technology expert from a large company to create an official information portal, www.corridorrecovery.org, which gave residents and business owners one place to go for accurate, up-to-date information.

Maintain strong relationships with local SCORE chapters. (SCORE, a nonprofit association dedicated to helping small businesses, is a resource partner with the U.S. Small Business Administration and has been mentoring entrepreneurs for 40 years.) Following the flooding in Cedar Rapids, the local SCORE chapter did many things, including mentoring and reviewing applications for bridge loans. Joplin does not have a SCORE chapter, but the Joplin chamber got volunteer help from the Springfield, Mo., and Tulsa, Okla., chapters.

Collect cell phone numbers, and hone your texting skills. Getting in touch with people after an emergency can be frustrating. Cell phones may be your only electronic means of communication. Does your chamber have cell phone numbers for members, employees, federal, state and local government officials? It's also helpful if staff members are experienced texters. In a disaster, text messages get through when cell calls don't. Says Kirstie Smith of the Joplin Area Chamber of Commerce, "We all have the thumbs of a 13-year-old now. Anyone who was a one-finger texter before this is now lightning fast."

Maintain memberships in ACCE and the U.S. Chamber of Commerce, recommends Tish Williams. When Hurricane Katrina struck, the Hancock County Chamber of Commerce was not a member of either organization because, says Williams, executive director of that chamber and the Hancock Community Development Foundation, "I did not understand or know the value." She remains grateful for how ACCE and its members reached out to help. "ACCE was there for me, with membership checks, grants and supplies," she says.

Have a 501(c)(3) in place, if possible. A foundation can be a conduit for donations and grant money. The Hancock County Chamber of Commerce was created in 1925, and didn't need a foundation until Hurricane Katrina. Tish Williams was lucky. She modeled her chamber's

foundation after one in San Francisco, thanks to help from a volunteer affiliated with that city's chamber. She then worked with her congressional delegation to fast track its approval.

Learn about potential sources of funding, says J. Mac Holladay, CCE, PCED, CEO of Market Street Services in Atlanta. This includes studying the ins and outs of federal and state disaster programs. Chamber executives may also want to talk to local banks about their possible post-disaster role in small business lending and loan payment rescheduling.

Maintain a social media presence. "If you don't have a social media presence today, it will be hard for you to be a credible presence during a disaster," says Smith, who recently gave an SBA webinar on using social media for disaster communications. John L. MacMartin, CCE, president of the Minot Area Chamber of Commerce, says flooding in his city "made it very obvious that just e-mails and a web site presence were not enough." Begin now to establish a following on Twitter and Facebook so that these will be familiar communication outlets for anyone connected to your chamber.

Confirm reliability of computer back-ups. After Hurricane Ike, Spagnola discovered the Galveston chamber's back-up tapes were blank--despite the fact that the computer system regularly registered a "Backup system complete" message. Luckily, the chamber had switched to a web-based membership database two weeks earlier. After Joplin's tornado, the computer network at the Joplin chamber was down, preventing Smith from accessing her prized list of media contacts. A cloud computing application would have allowed access to that list.

Build relationships with major players in your community. "If you don't have a seat at the table in the community today on major issues, in the time of disaster, you probably won't have it," warns James Chavez, president/CEO of the Clarksville-Montgomery County (TN) Economic Development Council. MacMartin says Minot's emergency services handle disaster preparedness, but don't include anyone from the business community. "That's one thing we must handle differently," he says.

Expand your disaster planning beyond your own office. Some executives noted their chambers had great disaster plans for their own offices, but never considered the impact of widespread community devastation. Spagnola urges chamber executives to talk with their staff about what they would do if "life as you know it ceases to exist." Lower Manhattan after 9/11 and New Orleans in 2005 redefined "disaster" for many communities and chambers. How would you operate and assist members if your office was destroyed, or roads are closed, power is out, phones aren't working, water and sewer are interrupted, and businesses are shuttered, halting the flow of paychecks (and dues)?

After Disaster Strikes: 10 Tips

Be realistic about how long recovery will take. "As a country, we have a serious problem with false expectations around recovery," says Shannon Meyer, IOM, president and CEO of the Fox Cities Chamber of Commerce and Industry in Neenah, Wis. Meyer previously worked at the

Cedar Rapids (Iowa) Area Chamber of Commerce following widespread flooding in 2008. Holladay says recovery from a major disaster can take 10 years or more. The disaster recovery process is like a marathon, not a sprint.

Be there for your neighbors. After a tornado, volunteers from nearby chambers helped the Joplin chamber answer the unexpected spike in calls from those needing assistance, as well as those donating goods and services.

"Learn to accept help, learn to ask for it and learn to pass on help to someone who needs it more than you," says Ginger LaMar, IOM, Business Services Director for the Joplin chamber, who lost her house and vehicles in the May tornado. "Take some time for yourself," advises MacMartin. Following flooding in Minot this summer, he felt guilty taking time away from work to tend to personal matters. His home took on several feet of water, and he and his wife have been living in their camper parked on a friend's property. In October, they will begin house-sitting for a friend and plan to spend much of the winter rebuilding their residence.

Understand that you can't solve every problem. "Open yourself up to collaborations and partnerships," says Donny Jones, COO of the Chamber of Commerce of West Alabama, who adds, "The more the chamber can involve the business community in crisis management ... the faster [your community] can recover when disaster strikes." The Tuscaloosa, Ala.-based chamber's partnership with AT&T allowed it to get phone lines installed quickly in the city's Volunteer Reception Center, he says.

Weigh the pros and cons of proposed response programs. Not every chamber wants to get in the business of providing grants or loans. The Board of Directors of the Galveston Chamber of Commerce considered a loan program, but did not initiate one. Board members decided the chamber would be better off linking businesses up with other resources of funding. With 850 members, it would have been a "no-win" situation, says Spagnola.

Don't overlook the importance of mental health services. The Business Recovery Expo in Joplin featured counselors from a local mental health clinic. People could talk to counselors in a booth, as well as in a private area to get more information about services, says LaMar. At the flood recovery conference in Bismarck, one of the breakout sessions was titled "Health Impacts: Physical and Mental." The session covered distress symptoms, support systems and coping methods for disaster victims.

As soon as you know it, share it. Thanks to a conference call with Meyer immediately after the 2010 flood, Chavez was able to tell business owners in Clarksville not to throw out wet, soggy paperwork. He learned people in Cedar Rapids were too quick to throw away things that might have been salvaged, making it harder to provide documentation for assistance programs. Chavez says lessons learned from his peers in Cedar Rapids "were invaluable"

Be nimble as the chamber's role changes. Meyer joined the Cedar Rapids chamber six months after flooding in the community and stayed for approximately two years. During her stay, she spent 90 percent of her time working on flood recovery, and is thankful for her "amazing team."

Keep in mind that your changing role can reap rewards. Before Katrina, the Hancock Chamber was known primarily for ribbon cuttings. "Now we are an economic force to be reckoned with," says Williams.

Give credit where credit is due. Chavez says many people behind the scenes--emergency management and roads department personnel to name a few-- worked tirelessly after the city's flood, yet are rarely given credit. "Whenever we get the opportunity to tell our story, we try to get those people named," he says.

Don't be afraid to fight for businesses. "We took a lot of heat," says Meyer. "We had to be very aggressive with city, state and federal governments."

Appendix A: Sample Crisis Communications, Disaster Preparedness & Recovery Plans

Ctrl+Click on the link to open the website; you will need your ACCE log in and password to access these samples. As we gather more sample documents and resources, they will be posted here:

<http://www.acce.org/wiki/disaster-preparedness/>.

Bermuda Government's Ministries of National Defense & Health: The Emergency Measures Organization Standing Orders (Abridged)

; courtesy of the Bermuda Chamber of Commerce
<http://www.acce.org/samples/samples/bermuda-s-emergency-measures-organization-standing-orders-abridged>

The Emergency Measures Organisation (EMO) - comprised of Government and non-governmental organizations - is Bermuda's primary authority for preparing for a severe storm or hurricane and responding to such events. This document outlines protocol in times of emergency and identifies roles and responsibilities of involved organizations.

Bermuda Government's Ministries of National Defense & Health: The Emergency Measures Organization Emergency Operations Plan for the General Public (2012)

; courtesy of the Bermuda Chamber of Commerce

<http://www.acce.org/samples/samples/bermuda-s-emergency-operations-plan-for-the-general-public>

This Emergency Operations Plan is designed to prepare Bermuda's residents for what to do before, during and after a storm. It contains information on topics such as work place and family emergency

response plans, food safety during a power outage, emergency shelters, and more.

Charleston (SC) Metro Chamber of Commerce Emergency Operations Plan

<http://www.acce.org/samples/samples/emergency-operations-plan-charleston-sc>

The mission of this Emergency Operations Plan is to provide a systematic approach to follow in the event of an emergency with an emphasis of ongoing safety awareness and preparedness in the workplace.

Clinton Area (IA) Chamber of Commerce Disaster Recovery Plan

<http://www.acce.org/samples/samples/disaster-recovery-plan-clinton-area-chamber-of-commerce>

Disaster Plan outlining direction & control, communications, building evacuation, property safety, and recovery & restoration.

Disaster Recovery Plan: Creating a Disaster Recovery Plan

<http://www.acce.org/samples/samples/disaster-recovery-plan-creating-a-disaster-recovery-plan>

A one-page article from the National Small Business Association containing ten tips and website resources to help you craft a disaster recovery plan.

Disaster Recovery Plan: Disaster Response for Controllers and CFOs

<http://www.acce.org/samples/samples/disaster-recovery-plan-disaster-response-for-controllers-and-cfos>

Disaster response for Controllers and CFOs from ACCE.

Appendix A, cont.

Emergency Action Plan Checklist

<http://www.acce.org/samples/samples/emergency-action-plan-checklist>

This two-page checklist for Emergency Action includes General Issues, Evacuation Policy and Procedure, Reporting Emergencies and Alerting Employees in an Emergency, and Employee Training and Drills.

Emergency Response Plan from Ready.gov

<http://www.acce.org/samples/samples/emergency-response-plan-from-ready.gov>

This 10-page "fill in the blank" form will help you prepare your organization for many kinds of emergencies.

Gatlinburg (TN) Chamber of Commerce Emergency Operation Plan

<http://www.acce.org/samples/samples/emergency-operation-plan>

A very thorough Emergency Operation Plan from the Gatlinburg (TN) Chamber of Commerce.

Green Bay Area (WI) Chamber of Commerce Emergency Operations Plan

<http://www.acce.org/samples/samples/crisis-communication-plans>

This comprehensive disaster planning and recovery guide includes a crisis communications plan.

Joplin Area (MO) Chamber of Commerce Disaster Preparedness & Business Contingency Plan

<http://www.acce.org/samples/samples/disaster-preparedness-and-business-contingency-plan>

The purpose of this plan is to define the immediate response needed and the recovery process developed to protect staff, volunteers and property during a disaster and to restore critical business functions of the Joplin Area Chamber of Commerce (JACC). The plan components detail JACC's procedures for responding to emergency situations, which affects JACC's ability to deliver core services to our members or our ability to meet member, affiliated organizations, and community expectations.

Springfield Area (MO) Chamber of Commerce Crisis Communications Plan

<http://www.acce.org/samples/samples/crisis-communications-plan-springfield-mo/>

The Springfield Area (MO) Chamber of Commerce has devised a crisis communication plan that will work in tandem with the organization's Emergency Operations Plan in the event of a crisis this plan will be enacted by the crisis communication team to relay critical information to the chamber membership and avoid damage to the organization's name and reputation.

Springfield Area (MO) Chamber of Commerce Emergency Operations Plan

<http://www.acce.org/samples/samples/emergency-operations-plan-springfield-mo>

This detailed 13-page Emergency Operations Plan includes preparations and instructions for a variety of types of emergencies, a template for storing employee and emergency contact information as well as internal and external communications plans.

Appendix B: Social Media Checklist for Business Disaster Preparedness

Lani & Allen Voivod, *Epiphanies, Inc.*

This checklist, on the following two pages, was prepared by Lani & Allen Voivod, social media consultants and co-owners of Epiphanies, Inc. It expands upon the steps to prepare for using social media channels in the event of a disaster and includes information on where to find settings, tools to use, and links to relevant resources.

The checklist, updated in November 2012, was originally presented in 2011 at a series of half-day workshops titled, "When Disaster Strikes!," a joint initiative of USDA Rural Development and the New Hampshire Division of Economic Development and co-presented by four NH companies: Cogent Solutions, PingPR, Montagne Communications, and Epiphanies, Inc.

Appendix C: Community Outreach & Your Chamber's Contact List

Your organization's relationship with the community will influence your ability to protect personnel and property and return to normal operations.

Involving the Community

Maintain a dialogue with community leaders, first responders, government agencies, community organizations and utilities, including:

- Appointed and elected leaders
- Fire, police and emergency medical services personnel
- Local Emergency Planning Committee (LEPC) members
- Emergency management director
- Public Works Department
- American Red Cross
- Hospitals
- Telephone company
- Electric utility
- Neighborhood groups

Have regular meetings with community emergency personnel to review emergency plans and procedures. Talk about what you're doing to prepare for and prevent emergencies. Explain your concern for the community's welfare.

Identify ways your facility could help the community in a community-wide emergency. Look for common interests and concerns. Identify opportunities for sharing resources and information. Conduct confidence-building

activities such as facility tours. Do a facility walk-through with community response groups.

Involve community fire, police and emergency management personnel in drills and exercises.

Meet with your neighbors to determine how you could assist each other in an emergency.

Mutual Aid Agreements

To avoid confusion and conflict in an emergency, establish mutual aid agreements with local response agencies and businesses.

Mutual aid agreements can address any number of activities or resources that might be needed in an emergency. For example:

- Providing for firefighting and HAZMAT response.
- Providing shelter space, emergency storage, emergency supplies, medical support.
- Businesses allowing neighbors to use their property to account for personnel after an evacuation.

These agreements should:

- Define the type of assistance
- Identify the chain of command for activating the agreement
- Define communications procedures

Include these agencies in facility training exercises whenever possible.

Taken from FEMA's Emergency Management Guide for Business and Industry
(<http://www.fema.gov/library/viewRecord.do?id=1689>)

Appendix C, cont.

Take steps now to develop your chamber’s own list of important contacts. Here is a preliminary list to get you started. Talk to representatives of your local government, emergency responders and other aid agencies in your community to start making connections before it is too late.

| | Contact | Title | Office Phone | Cell Phone | Email | Twitter Handle <i>(if applicable)</i> |
|-------------------------------|---------|-------|--------------|------------|-------|--|
| FEMA* | | | | | | |
| Small Business Administration | | | | | | |
| Mayor | | | | | | |
| Fire Dept. | | | | | | |
| Police Dept. | | | | | | |
| Hospital | | | | | | |
| Electric Co. | | | | | | |
| Water Co. | | | | | | |
| Gas Co. | | | | | | |
| Telephone Co. | | | | | | |
| Emergency Management Office | | | | | | |
| County Health Dept. | | | | | | |
| School District Rep. | | | | | | |
| Red Cross | | | | | | |
| Salvation Army | | | | | | |
| Area Food Banks | | | | | | |

*Visit FEMA’s [Contact Us](http://www.fema.gov/contact-us) page (<http://www.fema.gov/contact-us>) where you will find contacts by region and helpful information for that particular area.

Appendix D: Disaster Recovery Resources

As we gather more sample documents and resources, they will be posted here:

<http://www.acce.org/wiki/disaster-preparedness/> (ACCE log in and password required). Links listed below were tested on January 21, 2015. If you find a link that is no longer active, please email tkohut@acce.org.

Internal Revenue Service (IRS): Disaster Assistance & Emergency Relief for Individuals & Businesses

<http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return.

DisasterAssistance.gov

<http://www.disasterassistance.gov/>

This is a one stop web portal that consolidates information from 17 US Government Agencies where taxpayers can apply for Small Business Administration loans through online applications, receive referral information on forms of assistance that do not have online applications, or check the progress and status of their applications online.

Federal Emergency Management Agency (FEMA)

<http://www.fema.gov/>

Federal disaster aid programs provided by the Federal Emergency Management Agency (FEMA) are available to citizens affected by major disasters.

Small Business Administration (SBA): Office of Disaster Assistance

<http://www.sba.gov/about-offices-content/1/2462>

The Office of Disaster Assistance's mission is to provide low interest disaster loans to homeowners, renters, businesses of all sizes and private, non-profit organizations to repair or replace real estate, personal property, machinery & equipment, inventory and business assets that have been damaged or destroyed in a declared disaster.

Through its Office of Disaster Assistance (ODA), SBA is responsible for providing affordable, timely and accessible financial assistance to homeowners, renters and businesses following a disaster. Financial assistance is available in the form of low-interest, long-term loans.

SBA's disaster loans are the primary form of federal assistance for the repair and rebuilding of non-farm, private sector disaster losses. For this reason, the disaster loan program is the only form of SBA assistance not limited to small businesses.

Appendix D, cont.

READY.gov

<http://www.ready.gov/>

Learn how individuals and business can prepare for and respond to all kinds of disasters and emergencies.

GovBenefits.gov

<http://www.benefits.gov/benefits/benefit-details/4418>

GovBenefits.gov wants to let survivors and disaster relief workers know about the many disaster relief programs available. Perhaps you have suffered damage to a home or business, lost your job, or experienced crop damage due to a natural disaster. GovBenefits.gov has a variety of national benefit and assistance programs geared toward disaster recovery.

Housing and Urban Development (HUD): CDBG Disaster Recovery Grants

http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs/drsi | **UPDATE:** This page has been removed from the HUD.gov website. Visit the [CDBG Disaster Recovery Program](#) page on the HUD Exchange to browse related guidance, resources, news stories, and training courses.

In areas declared a major disaster by the U.S. president, the Department of Housing and Urban Development (HUD) can provide supplemental CDBG Disaster Recovery grants as appropriated by Congress. These funds are generally allocated "based on unmet disaster recovery needs for activities" not reimbursable under FEMA, SBA or Army Corps programs, according to the HUD Disaster Recovery Assistance web site.

The CDBG disaster relief funding is designed for long-term recovery needs. At least 50 percent of these funds "must be for activities that principally benefit persons of low or moderate income," according to HUD. The federal government defines a number of activities eligible for the grants, including many related to housing and infrastructure. However, one eligible use is for "assistance to disaster-affected businesses for carrying out economic development activities to create and retain jobs."

Some chamber executives have helped lobby for CDBG Disaster Recovery grant appropriations, set criteria for programs paid for by the funds, and overseen the administration of the fund distribution. The process can be daunting and slow, since funding is appropriated to states, which then must distribute the money in compliance with federal regulations.

www.readyrating.com

<http://www.readyrating.com/>

The Red Cross offers a free, self-paced Ready Rating Program designed to help businesses, schools and organizations become better prepared for a disaster. The program includes a 123-point self-assessment and tips for improving an organization's score. Participants agree to take the assessment annually and work towards improving their scores.

Appendix D, cont.

An Improved Federal Response to Post-Disaster Economic Recovery: Final Report

http://www.iedcevents.org/Downloads/IEDC_Improved_Federal_Response.pdf

This January 2010 report was prepared by the International Economic Development Council in cooperation with the National Association of Development Organizations' Research Foundation. It grew out of a meeting involving consultants, as well as government officials, chamber executives and economic development leaders from regions affected by disasters. Chamber executives involved were Shannon Meyer (Cedar Rapids, Iowa, flooding); Nancy Ploeger (9/11) and Tish Williams (Hurricane Katrina).

RestoreYourEconomy.org

<http://restoreyoureconomy.org/>

A one-stop-shop for assisting businesses after a disaster. Economic development leaders should be better prepared to assist local businesses as well as engage in initiatives that protect their community's economic assets in the event of a disaster. To better assist communities, the International Economic Development Council (IEDC) developed RestoreYourEconomy.org, funded in part by the U.S. Economic Development Administration (EDA), as a one-stop resource for economic development organizations and chambers of commerce seeking to assist businesses after a disaster, to rebuild their local economy, and encourage resiliency among local businesses and government. The recently redesigned and relaunched RestoreYourEconomy.org features:

- Videos featuring interviews of economic recovery practitioners and training session recordings;
- Learn section to download recent webinar recordings from 2012 webinar series;
- Preparedness advice on action steps to take in advance of a disaster to become more resilient;
- Recovery suggestions on how to deliver financial and technical assistance to impacted businesses, develop an economic recovery plan and navigate federal assistance programs;
- Resources, including publications with practical advice, news articles, links to valuable websites, and free training resources;
- Case studies, featuring communities that have turned their local economies around and emerged strong and better prepared;
- 'Suggest a Resource' option to submit ideas for site.

U.S. Chamber of Commerce's Business Civic Leadership Center (BCLC)

The Business Civic Leadership Center (BCLC) is a 501(c)3 affiliate of the U.S. Chamber of Commerce which promotes better business and society relations and improve long-term social and economic conditions through several initiatives including disaster assistance and recovery.

UPDATE: BCLC is now the [U.S. Chamber of Commerce Foundation Corporate Citizenship Center](#) which includes disaster assistance and recovery capabilities. The disaster portfolio provides best-practice recovery information for businesses and communities and critical on-the-ground support during times of disasters.

Member Testimonial

Gina Spagnola

President, Galveston, Tx., Chamber of Commerce

"The National Business Recovery Corps of the BCLC was like a S.W.A.T. team for our Chamber and community. They provided immediate assistance to me after our community was ravished by Hurricane IKE. Our chamber lost everything. They provided me with contacts all along the Gulf Coast and beyond who shared stories of 'lessons learned.' They constantly reminded me that recovery doesn't happen overnight, and that we needed to pace ourselves. They provided me with tools i.e. 'How to Plan a Recovery Expo,' contact list, and became my sounding board for questions and concerns. They assured me that we were NOT alone."

Appendix D, cont.

National Disaster Help Desk for Business

<http://www.uschamberfoundation.org/corporate-citizenship-center/disaster-help-desk-business>

The U.S. Chamber's BCLC launched the National Disaster Help Desk for Business (1-888-MY-BIZ-HELP) in 2007, a resource courtesy of the Office Depot Foundation. The Help Desk is designed to enhance community economic recovery after a disaster, but also starts with building contacts and relationships before one occurs. The Help Desk provides coordination of information among businesses, local chambers of commerce, nonprofits, government, and disaster recovery specialists. The purpose is to support and enhance existing systems, and facilitate information sharing where there are gaps. After a Presidentially-declared disaster where the Help Desk is activated, you should call if:

- You are in the impact area and want help navigating FEMA, SBA, and other assistance programs.
- You are in the impact area and are not sure who to call for a particular need or assistance.
- You want information about recovery best practices.
- You want to support the recovery process and connect with chambers or businesses in the impacted area.

Association of Chamber of Commerce Executives (ACCE)

<http://www.acce.org>

In addition to disaster preparedness and recovery resources available on Chamberpedia, ACCE has its Chambers for Chambers blog, which is devoted to posting an affected chamber's needs requests. ACCE also has a team of chamber executives from throughout the nation that are willing to offer help and support. These executives have been through disaster recovery in their own communities and are quick to respond with a phone call or an email.

View More

Review more resources – articles, samples, blog postings and more – devoted to disaster preparedness and recovery on ACCE's Disaster Preparedness & Recovery web page:

<http://www.acce.org/wiki/disaster-preparedness/>. *You will need your ACCE log in and password to access these samples.*

Appendix E: Joplin Area (MO) Chamber of Commerce Community Press Kit

This comprehensive press kit (45 pages) was compiled by professional communicators and public information officials from all sectors in Joplin and Duquesne, Missouri to aid the media in telling the remarkable story of recovery in their community one year later. Through its partnerships with the SBTDC, the City of Joplin, Joplin Schools and many other agencies and groups, the successful recovery of the area employers has been an integral piece of the entire recovery effort of Joplin, Duquesne and the entire region.

<http://www.acce.org/samples/samples/community-press-kit-day-of-unity>