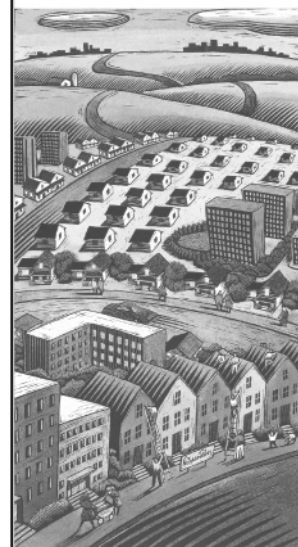


# **Disaster Preparedness and Recovery For Community Development Organizations**

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Disaster Preparedness and Recovery for Community Development Organizations



## **ABOUT THE AUTHOR**

Susan Ude is a Senior Partner in Partners in Preparedness, LLC. The organization specializes in Business Continuity Planning (BCP) for non-profits, faith based organizations and small businesses. Ude's concern for non-profit Business Continuity Planning developed because of her knowledge of the critical services provided by non-profits and the recognition of their increased importance following disasters.

From 1982-2006 Ude was employed at Minnesota Housing where she worked with very low-income owner occupied rehab programs, home improvement loan programs, community revitalization, and disaster recovery programs. Ude and her staff worked predominantly with non-profit community based organizations to deliver the programs locally.

She became involved in recovery from disaster after the Midwest Floods of 1993. She represented Minnesota Housing on the Minnesota Recovers Task Force, developed a handbook and class on Long-Term Recovery from Disaster for Local Communities, and was one of six subject-matter experts who participated in development of the Emergency Management Institute's Recovery from Disaster course.

Ude has worked with NeighborWorks<sup>®</sup> America on development of the 2006 symposium on Disaster Preparedness and Recovery. This planning tool was developed as a starting place for Community Based Organizations concerned about decreasing the loss to life and property when disasters occur. Ude has also assisted NWA with development of two Green Building Symposiums.

She has been a state certified Emergency Manager since 2001 and an adjunct instructor at the Emergency Management Institute in Emmitsburg, MD since 1999.

## **ABOUT NEIGHBORWORKS<sup>®</sup> AMERICA**

Neighborhood Reinvestment Corporation, doing business as NeighborWorks<sup>®</sup> America, was established by an Act of Congress in 1978 (Public Law 95-557). A primary objective of the Corporation is to increase the capacity of local community-based organizations to revitalize their communities, particularly by expanding and improving housing opportunities. These local organizations, known as NeighborWorks<sup>®</sup> organizations, are independent, resident-led, nonprofit partnerships that include business leaders and government officials. All together they make up the NeighborWorks<sup>®</sup> network.

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# Scope of Handbook

The purpose of this handbook is to provide community development organizations (CDOs) with basic information useful for the following:

- Developing organizational continuity of operations plans.
- Proactively assisting their communities with preparedness.
- Pre-planning for recovery and actual disaster recovery.

More detailed information on these topics can be obtained from Web sites referenced at the end of this document.

Typically after disasters, the vast majority (80%) of the affected population is able to manage its own recovery. The remaining 20% will need special assistance that CDOs and nonprofit organizations are uniquely positioned to provide. The kinds of assistance victims need varies greatly based on the type of disaster or crisis that has occurred and on each individual household's particular circumstances.

CDOs have aided their communities' recovery from disaster with counseling services such as foreclosure prevention, help with the Federal Emergency Management Agency and Small Business Association (FEMA and SBA) process, disaster recovery case management, rehabilitation services, recovery fundraising, volunteer management, new construction management, assistance in development of economic recovery, temporary housing to disaster victims, funding for day care, providing meeting spaces for recovery planning, communication with clientele, mental health services and so on. CDOs have also worked with local government to create a recovery that is sustainable and creates a better community than prior to the disaster. CDOs have responded to the needs of their existing clientele as well as disaster victims who were not in need of the CDOs' services previously.

In order for CDOs to be positioned to provide assistance they must still be operational after the storm has passed. The first section of this handbook is a workbook designed to assist CDOs with step-by-step development of an organizational business continuity plan (BCP).

The second portion of this handbook lists steps that organizations can take to work with emergency management leaders in their communities to encourage individual households and communities to be better prepared for natural and man-made disasters.

The third and fourth sections of this handbook address issues associated with recovery. There is a guide to pre-planning for recovery, a guide to developing a disaster recovery notebook and best practices, and considerations and opportunities for housing, economic and community recovery are suggested.

A resources section is included to provide additional information on preparedness for and recovery from disasters.

# Part One: Why Prepare?

Graphic examples of the destruction that can be dealt by disasters, both natural and man-made, include earthquakes, tsunamis, hurricanes, floods, fires, chemical spills, acts of terrorism and the increasing threat of a pandemic influenza. Being prepared can lessen the fear, anxiety and losses associated with disasters. No community is immune to disasters. All communities, families, individuals, businesses and nonprofit organizations need to know what to do when disaster strikes. Many disasters leave no time for people to gather even the most basic necessities, which is why planning ahead is essential for individual households and organizations.

## A. Consequences for CDOs Without Business Continuity Plans

CDOs that have *not* been prepared and were surprised by disasters have experienced the following:

- Loss of all of financial, programmatic and client data. Some organizations have maintained standard backup procedures for financials but not for client or programmatic data. The programmatic information was lost causing significant difficulties with reporting requirements.
- Loss of communication. Organizations that have not maintained personal cell phone numbers for staff and board members have lost contact when evacuations have been necessary. Managers have had difficulty contacting staff and board members to learn if they are safe, their whereabouts, what their plans are for returning and if they need help.
- Delays in authorization. After disasters, executive directors have been in the precarious position of not having authorization for actions they needed to take immediately following a disaster.
- Delays in employee pay. It has taken organizations that have not taken steps to ensure payroll continuity several weeks to pay their staff, causing them unnecessary financial hardship.
- Destruction of paper records. Organizations using predominantly paper files for clientele, without electronic backup, have experienced flooding, tornadoes and hurricanes that destroyed client files.
- Business failure. Small organizations that have not pre-planned have actually gone out of business following a disaster.

## **B. CDOs' Role in Community Recovery**

CDOs have aided their communities' recovery from disaster with counseling services such as foreclosure prevention, help with the FEMA/SBA process, disaster recovery case management, rehabilitation services, recovery fundraising, volunteer management, new construction management, assistance in development of economic recovery, temporary housing to disaster victims, funding for day care, providing meeting spaces for recovery planning, communication with clientele, mental health services and so on. CDOs have also worked with local government to create a recovery that is sustainable and creates a better community than prior to the disaster. CDOs have responded to the needs of their existing clientele as well as disaster victims who were not in need of the CDOs' services previously.

For years, large businesses and financial institutions have developed and maintained detailed preparedness plans called BCPs. Government and military plans are generally called continuity of operations plans (COOPs). These plans contain information about cyber security, data management, retention of off-site records, payroll continuity and contacting staff. The plans also consider what actions should be taken for data recovery and if the physical structure of the office is damaged or destroyed.

Continuity of business planning has not historically been a priority of nonprofits or CDOs. However, developing a BCP is critically important to lessening risk to portfolios, increasing the likelihood of staying in business, keeping staff safe and maintaining function to assist the community with recovery.

Basic plans detailed in this handbook are necessary in all disasters. An organization need plan only once and then apply the plan to all types of hazards. How quickly an organization can get back in business after a disaster depends on the thoroughness of its emergency planning.

**The single most valuable thing that any nonprofit agency can do to aid in disaster recovery in their community is to establish and maintain its own disaster-resistant organization!**

# Part Two: Developing a Business Continuity Plan

Developing a BCP can be done during a workshop or retreat, but already overburdened nonprofits often feel they cannot devote that much time to such planning. If this is the case, break the planning into weekly segments. Leaders of the organization can establish a timetable and schedule meetings accordingly. This workbook is organized for such incremental planning sessions.

Determine who should be involved in development of the BCP. Assign oversight to a key staff member. If any members of the organization’s board of directors have financial or business backgrounds, they may be helpful with development of a BCP and in the board approval process. Include a cross section of staff from throughout the organization.

## A. Meeting One

Explain to the team that the organization will be developing a BCP. Discuss the reality that disaster can happen anywhere and at any time and that your agency could experience damage, injuries, property loss and even loss of life. Critical services such as electricity, water, phone and Internet services might not be available. Everyone needs to be prepared for the unknown.

Agency services that clients depend on may be disrupted or suspended. Without a disaster plan, there is no clear idea how to regroup. Drafting a BCP will allow an agency to identify its role, respond quickly and be confident in decisions. Having a BCP in place ensures that an organization can move forward, minimizing confusion and providing direction.

At each meeting, assign responsibility for identified tasks. Regularly report back on the status of the tasks.

1. Purchase two loose-leaf notebooks with numerical tabs. These will become the BCP notebooks. Store one in a portable fire and waterproof container that is readily accessible if evacuation is necessary. Store the other in an off-site location. Documentation and/or confirmation of each task will be stored in the notebooks.

Responsible Staff	Not Started	In Progress	Completed

2. Contact local emergency management personnel to learn what potential hazards threaten your community, how citizens will be warned and what their specific recommendations are regarding preparedness. The state office of emergency management will be able to provide contact

information for local offices. Ask what needs will be met in the event of a disaster and what the plan is for a pandemic flu. The FEMA Web site, <http://www.fema.gov/about/contact/statedr.shtml>, provides contact information for state emergency management offices. Once this information is obtained it should be documented and placed in the BCP notebooks under tab 2 (The information for tab 1 of the BCP notebook is addressed in part five of this handbook.).

Responsible Staff	Not Started	In Progress	Completed

3. The first priority in any disaster is personal safety. Staff will be unable to assist others if their families are not prepared and safe. Make copies of the Individual and Family Planning Disaster Checklist (Page 12). Meet with staff to discuss and stress the importance of household preparedness. Also distribute copies of the checklist and provide information about the most likely hazards in your area. If individuals and families are prepared, your organization will be better able to recover from an emergency situation. For additional information, refer to the book *Are You Ready? An in Depth Guide to Citizen Preparedness* (order from FEMA's distribution center at 800-480-2520). Put copies of the checklist in tab 3.

Responsible Staff	Not Started	In Progress	Completed

4. Ensure that fire extinguishers, smoke alarms and carbon monoxide detectors are in place and up to code. Contact the local fire department for instruction on proper use of fire extinguishers. File schedules for equipment checks and battery replacement in tab 4 of BCP notebook, and post the schedules on an organizational calendar. Typically, checks are scheduled to occur at Daylight Savings time changes.

Responsible Staff	Not Started	In Progress	Completed

5. Meet with your organization’s insurance provider to review coverage for the hazards identified by local emergency management. Coverage for some hazards such as floods and earthquakes is an addition to traditional property coverage. Inadequate insurance coverage can lead to major financial losses and even business failure. Ensure that coverage is based on replacement cost.

Everyone needs flood insurance. And everyone in a participating community of the National Flood Insurance Program (NFIP) can buy flood insurance. In some instances, people have been told that they cannot buy flood insurance because of where they live. For more information about flood insurance visit <http://www.fema.gov/business/nfip/> or call (888) FLOOD-29. Complete the insurance information form at the end of this section, establish a yearly schedule to review and, if necessary, update your flood insurance policy. File this information in tab 5.

Responsible Staff	Not Started	In Progress	Completed

6. Distribute copies of insurance documents to several staff and board members to be stored off-site. Put copies of their contact information in tab 6.

Responsible Staff	Not Started	In Progress	Completed



## Individual and Family Disaster Planning Checklist

Complete	
	Contact the local Red Cross chapter to learn what disasters are most likely to occur. Learn what to do in each case.
	Meet with your family and discuss why you need to prepare for disaster. Explain the dangers of fire, severe weather and earthquakes to children. Plan to share responsibilities and work together as a team.
	Pick two places to meet outside of your home: <ol style="list-style-type: none"> <li>1. Right outside your home in case of a sudden emergency, like a fire.</li> <li>2. Outside your neighborhood in case you can't return home. Everyone must know the address and phone number.</li> </ol>
	Ask an out-of-state friend or family member to be your "family contact." After a disaster, it's often easier to call long distance. Other family members should call this person and tell him or her where they are. Everyone must know the contact number.
	Discuss what to do in an evacuation. Plan how to take care of your pets.
	Purchase a battery-operated radio.
	Post emergency numbers by phone (fire, police, ambulance, family friend, poison control center, etc.).
	Teach children how and when to call 9-1-1 for emergency help.
	Show each family member how and when to turn off the utilities (water, gas, electricity) at the main switches.
	Review insurance coverage for adequacy. Remember flood and earthquake coverage is in addition to standard coverage.
	Train each family member how to use the fire extinguisher (ABC type), and show them where they are kept.
	Install smoke and carbon monoxide detectors on each level of your home, especially near bedrooms. Change the batteries when the time changes.
	Stock emergency supplies and assemble a disaster supply kit.
	Take a first aid and CPR class.
	Determine the best escape routes from your home. Identify two ways out of each room.
	Find the safe places in your home for each type of disaster.
	Quiz your children on the family plan every six months when the time changes.
	Store at least one gallon of water for each family member per day for a minimum of three days without water. Additionally store nonperishable food for up to three days, including any pets' food.
	Replace stored water and food every six months at Daylight Savings time changes.
	Test and recharge your fire extinguisher(s) according to manufacturer instructions.
	Test your smoke detectors monthly.

Specific information about pandemic preparedness is available at the official U.S. Government Web site [www.pandemicflu.gov](http://www.pandemicflu.gov). Click on Community Organizations for a checklist on preparedness; there is also a checklist for families.

## B. Meeting Two

Review the progress made since the last meeting.

- The first goal of disaster planning is to protect human life, including employees, clients, and residents. Purchase a battery-powered NOAA weather radio that will automatically alert to watches or warnings in the local area. Remember to keep replacement batteries on hand. Place formation about location of radios, batteries and operating instructions in tab 7 of the BCP notebook.

Responsible Staff	Not Started	In Progress	Completed

- Create procedures to quickly evacuate your building. Distribute this information to staff members, post it in key locations and file a copy in tab 8.

Responsible Staff	Not Started	In Progress	Completed

- Create procedures to shelter-in-place. Find specific information about how to do this at <http://www.nicsinfo.org/SIP%20Center.htm>. Distribute information for in-office or at-home plans to staff, and place a copy in tab 9.

Responsible Staff	Not Started	In Progress	Completed

- Discuss what supplies individuals may want to consider keeping in a personal and portable supply kit and what the organization should include in supply kits located at each site. The following page provides a useful checklist for reference. File a copy in tab 10.

Responsible Staff	Not Started	In Progress	Completed

11. Consider the possibility of clients or visitors being in your office when a disaster occurs. Plan for their safety, taking into account special needs they may have. Based on the populations you serve, what else should be included in the shelter-in-place supply kit? File this information in tab 11.

Responsible Staff	Not Started	In Progress	Completed

## Assembling a Household Disaster Supply Kit

	Responsibility	
	Personal	Organization
First aid kit		
Portable radio and NOAA weather radio		
Bottled water: 1 gallon per person and pet per day for at least three days		
Blankets or sleeping bag		
Flashlights/glow sticks		
Replacement batteries		
Nonperishable food		
Canned food and manual can opener		
Special food for infants, toddlers and elderly		
Whistle		
Heavy-duty garbage bags and toilet paper for personal hygiene		
Garbage bag to keep dry		
Germicidal hand wipes or waterless, alcohol-based hand sanitizer		
CPR breathing barrier, such as a face shield		
Fire extinguisher		
Prescription medications		
Work gloves		
Duct tape		
Household liquid bleach		
Map of area		
Emergency contact list(s)		
Shutoff wrench for household gas and water		
Personal identification		
Bank account and credit card numbers		
Medication		

## C. Meeting Three

Review the progress made since the last meeting.

12. Teach employees to quickly identify suspect packages and letters. Watch for misspelled words, no return address, excessive tape, strange discoloration or odor. Contact the local post office for more detailed information. Review with staff and file a copy of the procedure in tab 12 of the BCP notebook.

Responsible Staff	Not Started	In Progress	Completed

13. Video or photograph your place of business and all of your equipment, furniture and fixtures. Prepare an equipment inventory with specific detail on make, model and features of equipment, including computer hardware, software and peripherals. Store the video or photos and equipment list off-site at a safe place; in a safety deposit box or even out of state, geographically distanced so as not to be affected by the same disaster. Place a copy of the equipment inventory form in tab 13.

Responsible Staff	Not Started	In Progress	Completed

14. In the aftermath of a disaster, staff numbers may need to be increased to accommodate additional programs and an influx of disaster recovery funds (if the organization is a fiscal agent). Review by-laws, making sure the language provides flexibility during and after a disaster for items listed in the table below. Also, ask the board to consider language that gives the executive director authority to take necessary actions in the immediate aftermath of a disaster. Place a copy of specific by-laws in tab 14.

Responsible Staff	Not Started	In Progress	Completed

15. Cross-train staff so that backups can perform the basic functions in case of absenteeism caused by a disaster event or pandemic. Develop training schedule and insert a copy of this information in tab 15.

Responsible Staff	Not Started	In Progress	Completed

16. An organization involved in recovery from disaster has a different function than an organization in nondisaster mode. Write a supplement to the organization's mission statement. The disaster supplement can be as general as, "During the time of disaster our mission is to maximize community access to critical resources," or it may be more specific depending on the organization's functions. File the supplemental disaster mission statement in tab 16.

Responsible Staff	Not Started	In Progress	Completed

Equipment Inventory					
Item	Name and Version or Model No.	Serial No.	Purchase Lease Date	Quantity	License No.
<b>Computer Hardware</b>					
<b>Computer Software</b>					
<b>Printers</b>					
<b>Telephones</b>					
<b>Cell Phones</b>					
<b>Fax Machine</b>					
<b>Vehicles</b>					

## Disaster-Related By-Laws

Does policy allow for the following?	Yes	No	Needs Board Approval	Board Approved
Provisions for increasing staff capacity during a disaster recovery				
Policy for overtime and overtime pay				
Maintaining continuity of payroll				
Flexible leave or work-at-home policies in case of a pandemic				
Leave policy for those affected by disaster (requires flexibility)				
Disaster recovery mission statement				

## D. Meeting Four

Review the progress made since the last meeting.

17. Store copies of important records in a waterproof, fireproof portable container. Store a second set off-site in a safe place such as a safety deposit box, or even in another state, geographically distanced, so as not to be affected by the same disaster. A checklist of basic documents is provided at the end of this section. File a copy in tab 17 of the BCP notebook.

Responsible Staff	Not Started	In Progress	Completed

18. Protecting the organization's data and information technology systems is vital; every computer can be vulnerable to attack. Download the U.S. Chamber of Commerce and Internet Security Alliance Cyber Security Guide for Small Businesses at <http://www.ready.gov/business/index.html>.

A backup plan that includes daily backup of changed files and full weekly backup is recommended. Backup storage should be off-site in a secure facility. Investigate backup facilities that can automatically backup data from your server and archive in a secure facility located outside your immediate area. Whenever possible the data on the backup medium should be encrypted in case the medium is lost or stolen. This protects your company's data as well as personal client information stored on the system. One of the most common failures of backup systems comes from not testing the backups. Periodically testing the system's ability to restore data will help ensure that data is accessible when a disaster occurs.

Determine organizational policies, practices and procedure for backup, and insert a copy in tab 18.

Responsible Staff	Not Started	In Progress	Completed

19. Consider if the organization can operate from a different location or even from employee homes if necessary. Identify several possibilities. Checklists are provided at the end of this section. File the plan in tab 19.

Responsible Staff	Not Started	In Progress	Completed

20. If the organization's offices are located in a building with other businesses, consult them to coordinate planning. File information such as meeting minutes and a letter of agreement in tab 20.

Responsible Staff	Not Started	In Progress	Completed

21. If your organization owns or manages residential property, promote family preparedness among tenants including information in correspondence and development newsletters. Distribute the information periodically. Insert a copy of this information in tab 21.

Responsible Staff	Not Started	In Progress	Completed

## Valuable Documents

Portable Container	Off-Site	
		Site maps
		Building plans
		Employee contact information, including home and cell phone numbers, personal e-mail addresses, and pager numbers
		Insurance policies and agent phone numbers
		Bank account records
		Proof of nonprofit status
		Tax identification information
		Property inventory
		Supplier contact list
		Computer backup information
		Emergency or law enforcement contact information
		Landlord contact information
		IT-related vendor contact list
		List of passwords
		License and serial numbers list for equipment and software
		BCP notebook
		Recovery notebook
		Other documents

## E. Meeting Five

Review the progress made since the last meeting.

22. Develop a matrix of responsibilities following a disaster; this will need to be flexible depending on individual staff members' post-disaster situation. Have contingency assignments and backups for each. A checklist is provided at the end of this section with responsibilities identified that should be included. Discuss how the team will operate and make decisions. Document the decisions and file a copy in tab 22 of the BCP notebook.

Responsible Staff	Not Started	In Progress	Completed

23. Instruct all staff on how to check and shut off the power and water to the building. Place a gas and water shutoff tool in a strategic location. Insert documentation of locations and shutoff instructions in tab 23.

Responsible Staff	Not Started	In Progress	Completed

24. Consider options for backup power. Does the organization own a generator; should one be purchased? Place information tab 24.

Responsible Staff	Not Started	In Progress	Completed

25. Create a list of critical business vendors and others whom you will contact in an emergency. At the end of this section there is a vendor tracking form. Place copies of the form in tab 25 as well as in off-site storage.

Responsible Staff	Not Started	In Progress	Completed

26. Provide first aid and CPR training to staff and offer to residents of properties your organization manages. File a list of those trained with contact information in tab 26.

Responsible Staff	Not Started	In Progress	Completed

# Responsibility Matrix

Assignment	Responsible Staff	Backup Staff
Recovery Team		
Operations (to continue agency's business)		
Logistics (secure resources)		
Financial		
Communications — Internal		
Communications — External		
Salvage From Damaged Structure		
<b>Other</b>		

<b>Critical Vendor</b>	
<b>Product/Service:</b>	
<b>Vendor Name:</b>	
<b>Vendor Address:</b>	
<b>Contact Person:</b>	<b>Phone No.:</b> <b>24-Hour No.:</b> <b>Fax No:</b> <b>Other No:</b>
<b>Alternate Contact:</b>	
<b>Comments:</b>	

<b>Critical Vendor</b>	
<b>Product/Service:</b>	
<b>Vendor Name:</b>	
<b>Vendor Address:</b>	
<b>Contact Person:</b>	<b>Phone No.:</b> <b>24-Hour No.:</b> <b>Fax No:</b> <b>Other No:</b>
<b>Alternate Contact:</b>	
<b>Comments:</b>	

## F. Meeting Six

Review the progress made since the last meeting.

27. How will managers communicate with staff during an emergency? Each manager maintains a telephone call tree for staff members. Different options for maintaining contact information include a password-protected page on the company Web site, an e-mail alert, or a call-in voice recording to communicate with staff in an emergency. These communication techniques will be used to inform employees about such things as returning to work, reporting to a different location, working from home, if special clothing is required (i.e. steel toed boots) and payroll continuity. A call tree form is included at the end of this section. Each manager will maintain a set at home as well as the office with items to take if evacuation is necessary. File a full set of the call trees in tab 27 of the BCP notebook. Update information as part of the payroll setup process.

Responsible Staff	Not Started	In Progress	Completed

28. Distribute information regarding an out-of-town phone number where employees can leave an "I'm okay" message in a catastrophic disaster. Ask employees to program the phone number into their personal cell phones. Remind everyone that in times of disaster, text messaging is often the best method of communication. File information in tab 28.

Responsible Staff	Not Started	In Progress	Completed

29. Attach equipment and cabinets to walls or other stable locations. Place heavy or breakable objects on low shelves. Document the office policy and file information in tab 29.

Responsible Staff	Not Started	In Progress	Completed

30. Elevate electrical machinery off the floor for protection in the event of flooding. File cabinets can be elevated several inches in case of flooding or dampness. Document the office policy and file information in tab 30.

Responsible Staff	Not Started	In Progress	Completed



## G. Meeting Seven

Review the progress made since the last meeting.

31. How will the status of off-site clients be determined? If the clients are evacuated what will they need that might not be available at a shelter? What can be planned to provide for these needs? Consult with the local Red Cross emergency shelter coordinator about what is typically available in shelters. Ask about special needs shelters if applicable. Develop the plan for client support based on particular needs and file the plan in tab 31 of the BCP notebook.

Responsible Staff	Not Started	In Progress	Completed

32. Brainstorm about all the “what ifs?” and worst-case scenarios. Plan for the worst and hope for the best. Consider the following:

- What if staff is scattered or for other reasons and unable to work?
- What if you lose all communication?
- What if staff is separated from their families?

Review the plan thus far to consider these possibilities and revise as needed. File information in tab 32.

Responsible Staff	Not Started	In Progress	Completed

33. Spend half a day conducting a tabletop exercise with staff to identify any shortfalls. A tabletop exercise is conducted by presenting a disaster scenario and then walking through the plan based on that scenario. Revise any aspects of the plan and store information on the exercise in tab 33.

Responsible Staff	Not Started	In Progress	Completed



# Part Three—National, State and Local Community Preparedness

## A. The National Response Framework (NRF)

The ***National Response Framework (NRF)*** is a guide to how the federal government conducts all-hazards response. This section (Part Three, Sections A, B & C) contains pertinent excerpts from the NRF. The NRF is available in its entirety at: <http://www.fema.gov/emergency/nrf>. The *Framework* is written especially for government executives, private-sector and nongovernmental organization (NGO) leaders, and emergency management. For the nation to be prepared for any and all hazards, its leaders must have a baseline familiarity with the concepts and mechanics of the *Framework*.

The *National Response Framework* is always in effect, and elements can be implemented at any level at any time. The *Framework* provides structures for implementing nationwide response policy and operational coordination for all types of domestic incidents. It can be partially or fully implemented in the context of a threat, in anticipation of a significant event, or in response to an incident. Selective implementation allows for a scaled response, delivery of the resources needed, and an appropriate level of coordination.

Incidents must be managed at the lowest possible jurisdictional level and supported by additional capabilities when needed. The following section highlights the roles and responsibilities of all levels of government.

## B. Roles of Various Levels of Government

### 1. Local

The responsibility for responding to incidents, both natural and manmade, begins at the local level – with individuals and public officials in the county, city or town affected by the incident. A mayor, city manager, or county manager, as a jurisdiction's chief executive officer is responsible for ensuring the public safety and welfare of the people of that jurisdiction.

The local emergency manager has the day-to-day authority and responsibility for overseeing emergency management programs and activities. He or she works with chief elected and appointed officials to ensure that there are unified objectives with regard to the jurisdiction's emergency plans and activities. This role entails coordinating all aspects of a jurisdiction's capabilities.

The emergency manager coordinates all components of the local emergency management program, to include assessing the availability and readiness of local resources most likely required during an incident and identifying and correcting any shortfall.

Other duties of the emergency manager might include the following:

- Coordinating the planning process and working cooperatively with other local agencies and private-sector organizations.
- Developing mutual aid and assistance agreements.
- Coordinating damage assessments during an incident.
- Advising and informing local officials about emergency management activities during an incident.
- Developing and executing public awareness and education programs.
- Conducting exercises to test plans and systems and obtain lessons learned.
- Involving the private sector and NGOs in planning, training, and exercises.
- Coordinates and is assisted by employees in departments and agencies that perform emergency management functions.

## **2. State Government**

A primary role of state government is to supplement and facilitate local efforts before, during, and after incidents. States provide direct and routine assistance to its local jurisdictions through emergency management program development and by routinely coordinating in these efforts with federal officials. States must be prepared to maintain or accelerate the provision of commodities and services to local governments when local capabilities fall short of demands.

Public safety and welfare of a state's citizens are fundamental responsibilities of every governor. For the purposes of the *Framework*, any references to a state governor also reference the chief executive of a U.S. territory. The governor:

- Is responsible for coordinating state resources and providing the strategic guidance needed to prevent, mitigate, prepare for, respond to, and recover from incidents of all types.
- In accordance with state law, may be able to make, amend or suspend certain orders or regulations associated with response.
- Communicates to the public and helps people, businesses, and organizations cope with the consequences of any type of incident.
- Commands the state military forces (National Guard personnel not in federal service and state militias).
- Coordinates assistance from other states through interstate mutual aid and assistance compacts, such as the Emergency Management Assistance Compact.
- Requests federal assistance including, if appropriate, a Stafford Act Presidential declaration of an emergency or major disaster, when it

becomes clear that state capabilities will be insufficient or have been exceeded.

- Coordinates with impacted tribal governments within the state.

All states have laws mandating establishment of a state emergency management agency and the emergency plans coordinated by that agency. The director of the state emergency management agency ensures that the state is prepared to deal with large-scale emergencies and is responsible for coordinating the state response in an incident.

### **3. Federal Government**

When an incident occurs that exceeds or is anticipated to exceed local or State resources – or when an incident is managed by federal departments or agencies acting under their own authorities – the federal government uses the *Framework* to involve all necessary department and agency capabilities, organize the federal response, and ensure coordination with response partners.

The president leads the federal government response effort to ensure that the necessary coordinating structures, leadership and resources are applied quickly and efficiently to large scale and catastrophic incidents.

Federal disaster assistance is often thought of as synonymous with Presidential declarations and the Stafford Act. The fact is that federal assistance can be provided to state, tribal, and local jurisdictions, and to other federal departments and agencies, in a number of different ways through various mechanisms and authorities.

## **C. The Private Sector and Non-Government Organizations**

### **1. The Private Sector**

Government agencies are responsible for protecting the lives and property of their citizens and promoting their well-being. However, the government does not, and cannot, work alone. In many facets of an incident, the government works with private-sector groups as partners in emergency management.

Private sector organizations play a key role before, during, and after an incident. Communities cannot effectively respond to, or recovery from, incidents without strong cooperative relations with the private sector.

Essential private-sector responsibilities include:

- Planning for the protection of employees, infrastructure, and facilities.

- Planning for the protection of information and the continuity of business operations.
- Planning for responding to and recovering from incidents that impact their own infrastructure and facilities.

## **2. Non-Government Organizations (NGOs)**

NGOs play enormously important roles before, during, and after an incident. For example, NGOs provide sheltering, emergency food supplies, counseling services, and other vital support services to support response and promote the recovery of disaster victims. *(See Part Six, Section D for examples of ways CDOs have assisted their communities with recovery from disaster.)* These groups often provide specialized services that help individuals with special needs, including those with disabilities. NGOs collaborate with responders, governments at all levels, and other agencies and organizations.

## **D. Citizen Participation in Preparedness**

When Americans witness natural and human-caused disasters, the immediate questions are, "What can I do?" and "How can I help?" There is an infrastructure available through local collaborative groups called Citizen Corps. Citizen Corps helps all Americans answer these questions through public education and outreach, training, and volunteer service.

### **1. Citizen Corps**

Citizen Corps actively involves citizens in making our communities and our nation safer, stronger, and better prepared. Citizen Corps Councils help drive local citizen participation by coordinating Citizen Corps programs, developing community action plans, assessing possible threats and identifying local resources. Citizen Corps Programs include five federal Program Partners: Community Emergency Response Team (CERT), Neighborhood Watch, Medical Reserve Corps, Fire Corps, and Volunteers in Police Service.

### **2. Community Emergency Response Team (CERT) Program**

CERT is a Citizen Corps program that educates people about disaster preparedness and trains them in basic disaster response skills. Using their training, CERT members can assist others in their neighborhood or workplace and take an active role in preparing their community.

CERT is a grass roots neighborhood program, and it builds resilience into neighborhoods. Training sessions cover disaster preparedness, disaster fire suppression, basic disaster medical operations, and light search and rescue, and team operations. The CERT course is taught in the

community by a trained team of first responders who have completed a CERT Train-the-Trainer course.

For additional information about Citizen Corps and details about all five of the programs go to: [citizencorps.gov](http://citizencorps.gov).

**3. Neighborhood Watch/USA on Watch**

Neighborhood Watch/USA on Watch incorporates terrorism awareness education into its existing crime prevention mission, while serving as a way to bring residents together to focus on emergency preparedness and emergency response training.

**4. Medical Reserve Corps (MRA) Program**

The Medical Reserve Corps strengthens communities by helping medical, public health, and other volunteers offer their expertise throughout the year as well as during emergencies and other times of community need.

**5. Fire Corps**

Fire Corps promotes the use of citizen advocates to enhance the capacity of resource-constrained fire and rescue departments at all levels. Citizen advocates can assist local fire departments in a range of activities including fire, safety outreach, youth programs, and administrative support.

**6. Volunteers in Police Service (VIPS)**

Volunteers in Police Service (VIPS) work to enhance the capacity of state and local law enforcement to utilize volunteers. VIPS serves as a gateway to resources and information for and about law enforcement volunteer programs.

Citizen Corps also works closely with the Corporation for National and Community Service to promote volunteer service activities that support homeland security and community safety.

For detailed information about Citizen Corps Programs go to: [www.citizencorps.gov](http://www.citizencorps.gov).

## E. What CDOs Can Do To Promote Citizen Preparedness

One of the recommendations that has been identified in the aftermath of 9/11 and Hurricane Katrina is to make citizen and community preparedness a national priority. Given CDOs relationships in the community, they are in an ideal position to assist with local preparedness by collaborating with their local Citizen Corps Councils to promote Citizen Corps programs in the neighborhoods and developments they serve. We need to create a culture of preparedness among our nation's citizens.

There are two steps to promoting citizen preparedness:

1. Promote personal and household preparedness. Explain the importance of preparedness and distribute the *Individual and Family Disaster Planning Checklist* (Page 8) or one obtained from the references in the last section of this handbook.
2. Assign a key staff person responsibility for determining if there are Citizen Corps Programs in your community.

Go to [www.citizencorps.gov/councils/find\\_council.shtm](http://www.citizencorps.gov/councils/find_council.shtm) to determine if the CDO is located in a community that has an existing Citizen Corps Councils. This site also provides additional information about the programs and training.

- a. If there is a local Citizen Corps Council, contact the individual identified to learn how the CDO can assist with promotion of Citizen Corps Programs within the community. There is typically no charge for participation in the programs.

Promotion can be accomplished through mention in:

- Organizational newsletters,
  - Multi-family development newsletters,
  - Public service announcements,
  - Church bulletins,
  - Neighborhood get-togethers,
  - Any other ways the CDO communicates with the public.
- b. If there is no local Citizen Corps Council:
    - i. Contact the local emergency manager with whom you worked to develop the BCP.
    - ii. Explain to that individual the CDO's relationship to the community
    - iii. Explain the CDO's interest in assisting with the establishment of Citizen Corps Programs
    - iv. Give ideas of ways you can assist:
      - Promote interest (see above)

- Recruit citizens for training
- Provide space for training
- Assist with writing a grant proposal to the Department of Homeland Security to finance the development of Citizen Corps Programs.

**It takes everyone working together to make our communities safer and more disaster resistant!**

# Part Four: Organizational Recovery from Disaster — Getting Back to Business

The value of BCPs is addressed earlier in part one of this manual. BCPs will undoubtedly assist any organization in their recovery after a disaster. The damage that may be caused to your corporate office by a major storm or other disaster will need to be addressed quickly. This section will provide information for returning your organization to business if you have a BCP and also aid those without a plan.

This section was developed with the input from a community agency with 208 employees whose corporate offices were flooded with 18” of water as a result of flash flooding and with input from a NeighborWorks organization with 13 employees whose offices were seriously damaged in Hurricane Katrina. The goal is to get back in business to fulfill the organization’s mission in the new world of disaster recovery and to return to a new normal.

## A. Disaster Management Team

The executive director or designee will activate a disaster management team (DMT); suggested members include the staff or board members responsible for financial activities, technology and data management and the person responsible for human resource activities. Other staff or board members should be added as appropriate and available. The DMT will oversee the organizational recovery as well as work with the community on its recovery.

The DMT will establish an emergency command center (this could be someone’s undamaged home or motel room, for example) where damage assessments will be analyzed and organizational recovery operations directed. The following activities involved in getting back to business activities should be taking place simultaneously. These recovery activities, occurring in the early stages of recovery, will be coordinated by the DMT.

An organization that has developed a BCP per part one of this manual will find the information as identified in the following table.

Recovery Plan Information	
Disaster recovery responsibility matrix	BCP notebook tab 22
Insurance information	BCP notebook tab 5
Equipment inventory	BCP notebook tab 13
Authorization for executive director to take necessary action	BCP notebook tab 14
Important documents	BCP notebook tab 17
Potential temporary locations	BCP notebook tab 19
Critical vendors	BCP notebook tab 25

Organizations that have not completed BCP plans will find the forms in part one on BCP planning identified above helpful in identifying issues related to getting back into business.

## B. Staff: An Organization's Most Valuable Asset

If the organization has developed a BCP, the staff call tree will be used to contact everyone. If the BCP has not been developed, the person responsible for human resources should actively attempt to contact staff to learn their whereabouts, effects on them of the disaster and their ability to return to work both to assist with organizational recovery and more typical assignments.

If staff members have lost loved ones or their homes have sustained considerable damage, the DMT will need to refer to pre-established human resources policies regarding emergency situations. Whether or not a policy is in place, flexibility will be essential as everyone will have different issues to deal with. In the first weeks and months of recovery, it may be a function of who can do what, given their circumstances.

Payroll continuity will be necessary to ensure staff ability to sustain themselves and their households. The human resources and fiscal directors will collaborate on this. If your organization utilized a payroll service and direct deposit, then interruption should not occur.

Communicating With Staff	
Staff contact information	BCP notebook tab 27

## C. Data Recovery

An organization that employs generally accepted systems management practices in its daily operation will have backup of electronic data. If electronic data has not been backed up, upon physical retrieval of hard drives, determination will need to be made regarding the extent of damage and the ability to retrieve data.

Data restoration will be conducted by obtaining the most recent backup media. Restore the systems in the following order:

1. Restore from full system backup.
2. Restore changed files since the last full system backup.

Organization will undoubtedly also have paper files containing private data on clientele as well as important corporate documentation. If files have become wet and moldy or otherwise damaged beyond reconstruction, determination will need to be made regarding appropriate disposal. One organization contracted with a shredding company to destroy files that could not be salvaged while another contacted a waste management company that buried unsalvageable files in an undisclosed protected location.

Vendors	
Vendor contacts	BCP notebook tab 25

## D. Physical Structure Issues

After disasters of nearly any magnitude (from a building fire to a major hurricane) your offices will be secured by authorities for a period of time. This could range from a portion of a day to a month or more. It may be even longer until electrical power, phone service, Internet service, water and even cell phone service is restored to the area. Your office and its contents may be totally destroyed or receive only moderate damage. You may be able to resume working in the office in a short period of time or you may actually need to locate temporary facilities.

### 1. Damaged Office

Prior to entering a damaged building, determine the structural viability of the building and hire an electrician to determine there are no electrical hazards. When access is granted to the building, there may be supplies, equipment and even furniture that can be salvaged. However, care must be taken to clean and sanitize anything affected before reuse is considered.

A useful resource for restoring any structure, home or office, damaged by water is the National Center for Healthy Homes Flood Clean-Up Guide. Access it by visiting [http://www.centerforhealthyhousing.org/FloodCleanupGuide\\_screen\\_.pdf](http://www.centerforhealthyhousing.org/FloodCleanupGuide_screen_.pdf). The guide addresses structural and content restoration or disposal while focusing on the safety of those conducting the work.

### 2. Temporary Location and Equipment Considerations

When your offices will require more than a few days to become habitable, the organization will undoubtedly need to establish a temporary office. A smaller space can be utilized if staff can work shifts or some are able to work at home or at an alternate location.

There will be many considerations when looking for a temporary office space as well as considerations for furnishings and equipment. The following table can aid in considering these details.



<b>Temporary Location Considerations (Continued)</b>	
<b>Electronic equipment needed</b>	
Computers	
Servers	
Data restores	
Software	
Setup	
Configuration	
Software storage	
Copy machine	
Fax machine	
<b>Contact pre-disaster vendors</b>	
Other possibilities:	
Salvageable computers and other equipment	
Personal laptops	
Loaned equipment from universities or state agencies	
<b>Other equipment needed</b>	
Surge protectors	
Extension cords	
Patch cords	
USB cords	
CDs	
USB thumb drives	
Payroll and accounts payable checks	
Other forms and supplies	
<b>Media messages</b>	
Temporary location address and other agency updates	
Signage at permanent location directing to temporary location	
What assistance can be provided	
<b>Address change</b>	
Notify post office (Forwarding mail can be slow; consider whether picking up mail is better.)	

# Part Five: Community Recovery From Disaster

As a disaster shifts from response to the recovery phase, both the activities and many of the people involved will change. Those actively involved in response include firefighters, police, emergency medical service providers and emergency management. However, recovery activities generally require different knowledge, skills and abilities. Recovery activities are usually performed by a different team of people. As leaders in the community, representatives from the CDO will be called upon to assist with recovery and surely will become part of the solution.

Recovery from disaster is the longest, most time- and energy-consuming and expensive of the phases of emergency management. Although the severity of the damage and recovery needs vary for each disaster, the fact remains that a disaster, by its very nature, makes demands upon communities, individuals, nonprofit providers and government agencies that are well beyond routine business. Each individual, household and organization is responsible for its own recovery. There is simply never enough public money to make everyone “whole.” However, there are often opportunities to make community-wide improvements creating a safer, more disaster-resistant, sustainable, livable community.

CDOs that have developed BCPs will be more resilient and better positioned to assist with community recovery. Recovery in the aftermath of a major disaster can still be daunting, and disasters seldom perfectly fit hypothetical scenarios. The best time to begin preparing for disaster recovery is prior to the need. The following section provides a guide to planning for recovery beyond what had been started in the BCP. Purchase two notebooks with numerical tabs. These notebooks will contain the CDO’s pre-disaster recovery planning information and, in the event of a disaster, documentation of recovery. Keep the recovery notebook in a waterproof, fireproof container along with the BCP.

## A. Establish Community Relationships

Successful recoveries are a result of collaboration on all levels of government and many community-based organizations, including CDOs.

1. Establish collaborative relationships with emergency responders in your community prior to disasters or emergencies. Visit the local emergency management office, and contact police and fire departments. Document the contact information and store in tab 1 of the BCP notebook (detailed in part one of this document). Be sure to do the following:
  - Make them aware of your organization and its services.
  - Provide them with literature about your organization.
  - Become familiar with their EOP plan, ask about their role during a disaster recovery.
  - Learn the location of the emergency operations center (EOC).
  - Find out if the jurisdiction has a recovery from disaster plan, and review it to assess the role the CDO would best fulfill.
  - Ask how you can be informed of the time and location of daily briefings when a disaster occurs.

Document the information and file in tab 1 of the recovery notebook.

Responsible Staff	Not Started	In Progress	Completed

2. Collaboration after a disaster is much smoother if relationships are built prior to an event. Get to know other community organizations, particularly Voluntary Organizations Active in Disaster (VOADs). VOADs include such organizations as the Red Cross, Salvation Army, Lutheran Disaster Response, and Southern Baptist Disaster Relief. Establish regular meetings (perhaps annually) during which each organization is given a specified amount of time to explain what assistance or services they provide and how to make referrals. Local VOADs may be willing to help organize these efforts. The national VOAD Web site, <http://www.nvoad.org/Membership/StateandLocalVOADs/tabid/82/Default.aspx>, lists state contacts that will be able to provide local contact information. Establishing a relationship with and understanding what these organizations can do prior to disasters enables CDOs to better aid clients with their recovery. File contact documentation for the above organizations and a list of services they provide in tab 2.

Responsible Staff	Not Started	In Progress	Completed

## B. Identify CDO Resources

3. Consider the financial resources of the CDO and determine where there may be flexibility to redirect them to recovery from disasters. Document the information and file it in tab 3.

Responsible Staff	Not Started	In Progress	Completed

4. Identify resources that may be available from outside sources such as the following:
- State programs
  - Federal programs
  - National organization programs
  - Foundation funding
  - Any other current funding sources

Document these, including contact information, and file the information in tab 4.

Responsible Staff	Not Started	In Progress	Completed

5. Brainstorm nonfinancial resources of the CDO, including such things as the following:
- Rehabilitation advising expertise
  - Community leadership
  - Financial counseling skills
  - Foreclosure prevention counseling
  - Program design and development skills
  - Communication skills

Document these resources, and store the information in tab 5.

Responsible Staff	Not Started	In Progress	Completed

## C. Additional Considerations

6. Emergency management, police, fire, public works and often public utilities maintain mutual aid agreements. Mutual aid agreements provide that a political subdivision may request the assistance of another subdivision when the public interest requires it because of an emergency. Consider the possibility of entering into an organizational mutual aid agreement with a similar CDO. Document formal or informal agreements, and file this information in tab 6.

Responsible Staff	Not Started	In Progress	Completed

7. Organizations that have been through a disaster unanimously recommend doing the following as soon as safely and logistically possible:
- Photograph your property damage, purchase a disposal camera and store in a waterproof, fireproof container with notebooks.
  - Determine your insurance claim filing deadlines.
  - Register with FEMA (if the disaster is federally declared).
  - Document everything and make copies of all paperwork.

Identify responsibility for the above tasks, and file the information in tab 7.

Responsible Staff	Not Started	In Progress	Completed

8. There is so much work to be done that some can easily neglect themselves. Distribute the following handout, "Taking Care of Yourself," or similar information, and establish specific work times. Require all staff members and volunteers to take breaks away from the disaster area, encourage them to talk about their feelings, and watch for signs of burnout.

## Taking Care of Yourself

Long-term disaster recovery for most people is not their regular job, and the work can potentially take years. There will be setbacks and frustrations along the way. You need to take care of yourself in order to be capable of helping the victims of the event.

While it might seem noble to throw yourself into your work, no one can be fully effective when they are worried about their own home or family. Staff may also be victims and may need some time off to deal with their own situation.

Avoid workplace martyrdom — there is a point of diminishing returns, after which long hours no longer equate to higher productivity. In some cases, this can even become a safety hazard. Although the temptation is high to drive yourself to your limits, getting some rest is actually good for your work productivity. Know your personal limits.

Try not to take anger personally. Anger is a common feeling after a disaster and throughout the long period of recovery, and sometimes disaster victims will vent their anger at those helping with recovery. Respect them and be patient with yourself and others.

Draw on supports that nurture you during your time off. This may include friends, reading, recreation, religion, prayer, meditation and exercise. Take care of yourself physically: eating a nutritional diet, getting adequate sleep and exercising will help you considerably.

Be alert to emotional overinvolvement with victims. There is always some interplay of emotions. Sensitive recovery workers may take on the feelings of those with whom they are talking — feelings such as sadness, helplessness, and frustration.

Attend debriefing groups and stress education programs that may be offered. Speak with a stress or crisis management counselor. Be gentle with yourself — there are always things we could have done differently. Keeping a journal can be helpful as a release. Educate your board members about the long-term recovery process so that they have a better understanding of what staff members are dealing with and the length of time it will take.

## D. After Disaster: Community Recovery

9. As soon as logistically possible, assign responsibility for attending daily briefings at the EOC or other designated locality. The briefings will provide valuable information about disaster recovery related activities. Conduct in-house briefings and updates daily. Also, maintain a log or notebook of simple meeting minutes. Assign responsibilities or determine a rotating schedule, and file this information in tab 13.

Responsible Staff	Not Started	In Progress	Completed

10. It is efficient and productive to work together, coordinating communication and resources between organizations and individuals. Meet with the other organizations listed in tab 2 of the recovery notebook. Identify each organization's current resources, coordinate activities and update contact information that may have changed. Consider the possibility of obtaining a release of information from clients to other organizations assisting with recovery; it will ease identification of appropriate resources. Using a release of information also means victims will not need to provide the same information repeatedly. Document decisions and current contact information, and file the information in tab 10.

Responsible Staff	Not Started	In Progress	Completed

11. Interfaith organizations are active participants in recovery. They often establish unmet needs committees. The unmet needs committee will manage funds that are donated. When other resources are not available, interfaith organizations can often assist. Faith-based groups or churches also provide a great deal of comfort and support to those going through a crisis. Assign responsibility to determine if there is an interfaith group established, and learn how to contact them. If there is no such organization, recommend the creation of one to local faith-based organizations. Document contact information and file it in tab 11.

Responsible Staff	Not Started	In Progress	Completed

12. Go where the people are. Attend community meetings to hear the public messages that are being presented. Be prepared to offer information about what services or assistance your CDO can provide. Assign responsibility for tracking and attending public or town meetings, and file this information in tab 12.

Responsible Staff	Not Started	In Progress	Completed

**Use the balance of the recovery notebook for filing copies of all recovery related documentation.**

# Part Six: Community Recovery Considerations and Opportunities

After the “dust has settled” and safety has been established, there will be much work ahead. Recovery from disaster generally takes many years. Along with the hard work and frustrations there will be many opportunities to improve the community. The following section addresses several of the topics that will be encountered by CDOs assisting with recovery from disaster. With each topic, some basic considerations are offered and just a few of the opportunities that will arise are identified.

## A. Housing Recovery

Other than the loss of a loved one, loss of the home is generally the greatest loss individuals and households sustain. The following are concepts and approaches that have been applied successfully in housing recovery and will be helpful to CDOs confronted with the daunting task of rebuilding communities and lives.

The objective of housing recovery is as follows:

- To help victims repair or replace their housing
- To revitalize the housing stock and tax base of the community
- To incorporate hazard mitigation principles in the recovery effort

### 1. Considerations

- Don't rush into the long-term housing recovery. Don't assume that because the community has lost many housing units there will be a strong market for new housing development. Learn about the potential market — people's financial capacity and their personal preferences — before deciding on a long-term new construction strategy.
- The objective of the housing recovery strategy should be to help restore people to their pre-disaster condition and address health and safety concerns, not to enrich their living situation.
- Use supplemental public funds (e.g., Community Development Block Grant, HOME or state appropriations) to fill the gaps (affordability or value) after people have made a reasonable effort to meet their own needs, including applying insurance proceeds to rehabilitation or new construction.
- Consider using public funds as incentives for people to rebuild either on their original property or in a new, less disaster-prone area.
  - Programs should provide the incentive to the homeowner, not the builder or developer.

- A program can be designed in the form of a deferred loan, which is forgiven or repayable after a certain number of years, thereby protecting against windfall gain.
- Disasters always accelerate natural attrition; there will predictably be a loss of population.
- Learn about federal assistance programs that disaster survivors are eligible for. Problems can arise if there is duplication of benefits. Victims are best served when those who normally assist them understand the disaster assistance programs. Go to [FEMA's Web site](#) for information about programs available to individuals and households. Or, if there is a disaster recovery center (DRC) established, make an appointment to meet with a representative experienced with the individual household program. They can help you to understand the program to better assist clients.
- There will be considerable citizen focus on fairness and whether people are treated the same as their neighbors. It is important to strike a balance between standardization and program flexibility when designing housing recovery programs.
- People need to talk — it is part of the recovery process. Make time to listen to disaster victims' concerns.

## 2. Opportunities

Disaster recovery brings with it opportunities to improve the community, such as the following:

- Incorporate hazard mitigation principles into housing recovery so that in the rebuilding process you help prevent future damage. For information about disaster resistant construction, go to the Web site of the Federal Alliance for Safe Housing: [www.flash.org](http://www.flash.org).
- Programs may be designed not only to help victims who were homeowners prior to the disaster, but also to help pre-disaster renters become homeowners. Incentive programs can provide the downpayment.
- Incorporate green building principals to make homes healthier, safer, more energy efficient and sustainable for the residents.

## **B. Economic Recovery**

The objective of economic recovery is to encourage recovery of viable private, for-profit businesses from physical and economic losses resulting from a disaster, to maintain businesses that provide essential services and employment to the affected community or region, and to incorporate hazard mitigation principles in the recovery effort.

### **1. Considerations**

- There is a mutual interdependency between government and industry. When both are affected, they need to work together to fully recover.
- When many business structures have been destroyed, use a large surviving structure to establish a “business incubator.” Businesses whose stores or offices have been compromised can operate in the incubator. A tent marketplace may operate in the same way.
- Establish priorities for using and distributing public funds: provide funds to businesses that are adversely affected by the disaster but were viable and creditworthy prior to the disaster, businesses to which insurance proceeds have been applied, businesses whose credit checks indicate no back taxes or other delinquencies, and businesses whose operations were in compliance with state and local land use requirements.
- Historically, financing has been available for physical damage and economic injury/loss of business thru the SBA. For specific information, go to [www.sba.gov/disaster\\_recov/loaninfo/dloanassit.html](http://www.sba.gov/disaster_recov/loaninfo/dloanassit.html).
- The Economic Development Administration may have assistance available for economic recovery. Visit [www.eda.gov/](http://www.eda.gov/) for more information.

## C. Community Recovery

Communities recovering from disasters face decisions with long-term implications that need to be given serious consideration.

### 1. Considerations

- Don't make promises about full recovery — there is never enough money.
- Do assure citizens that the community “will recover.”
- Needs assessment is a critical component for communities.
- Many new policies will be instituted as a result of the disaster. It is important for the decisions to be consistent. This requires documentation of all decisions.
- Rumors will spread rapidly; people want to know what's happening. Communicate frequently with citizens. People are most likely to become upset when they don't know or understand what is happening.
- Telling people specifically where and how to get help is among the most important information you can provide. Referral lists to service agencies can help people start to help themselves. Refer to the recovery notebook tab 14.
- Every disaster, and its ensuing recovery, is unique. Because of this, process, procedures and assistance will vary.

### 2. Opportunities

- Review the community's long-term plan. Does the recovery provide an opportunity to rethink the community's long-term plan? Can improvements planned for the future be accomplished with recovery funding? Can nonconforming uses or related issues be addressed?

## D. Best Practices in Disaster Recovery

It is impossible to identify all of the best practices that have occurred and are currently occurring during the recovery from disaster process, because it is impossible to recognize all of the terrific nonprofit organizations that aid their communities in the process. However, identifying some benchmarks for disaster recovery is helpful to improving the process for everyone. Following are a few of the best practices that can inspire us all to look at the opportunities that arise in every recovery from disaster.

### 1. Engage Local Architectural Schools

**East Biloxi Coordination, Relief and Redevelopment Agency (EBCRRA)** and the **New Orleans Neighborhood Housing Services (New Orleans NHS)** have worked with architectural schools. Architectural students have created less expensive designs and incorporating green construction techniques. EBCRRA worked with the **Mississippi School of Architecture Design Center**.

The **New Orleans NHS** is a partner with **Tulane University's School of Architecture URBANbuild Program**, which offers fourth-year architectural students the opportunity to design and build a low-cost single-family home. The project gives students the opportunity to learn about the constraints and opportunities of affordable housing.

During recovery from flooding throughout the Red River Valley, the **City of East Grand Forks**, Minnesota, worked with the **University of Minnesota School of Architecture Rural Design Center**, which brings design as a problem-solving process to rural land issues. In 1997, the flooding of the Red River (which flows north) caused evacuation of the city's 8,000 residents for a minimum of three weeks. Of 5,551 homes in the community, only 7 were spared the wide-spread flooding. The Rural Design Center worked with the city not only to restore the city but also to improve it. Streets were realigned, new neighborhood developments were created farther from the river, sites were established for new schools and the city government and retail were protected by a removable flood wall. The redesign included what became the Red River State Recreation Area, utilizing the lots where hundreds of homes were acquired using FEMA hazard mitigation funds, SCBG funds and Department of Natural Resources funds.

### 2. Incorporate Green Building Principals Into Rebuilding

**Greensburg, Kansas** was nearly wiped off the map in May 2007 by a tornado that rated a 5 on the Fujita scale. Ninety-five percent of the homes and businesses were destroyed. When rebuilding, the community chose to make theirs a model green community. The City of Greensburg created a nonprofit organization, **Greensburg Greentown**, that has been instrumental in providing residents with the resources, information and support they need to make

Greensburg a model Green Community. For more information on this program, visit <http://www.greensburggreentown.org/>.

- Make it easier for residents to ascribe to, and adhere to, green practices and to make green living appealing to residents.
- Engage as many residents as possible in the enthusiastic pursuit of making Greensburg a model green community.
- Establish incentives to maximize the participation of businesses and residents in rebuilding Greensburg as a model green community.
- Bring in resources and support from around the country to make the dreams of Greensburg as a model green community a reality.
- Make it easier for builders, building supply companies and all local businesses to do business as green as possible.
- Work to spur economic development with a green emphasis.
- Serve the residents in an unbiased consumer advocate capacity, striving to achieve the best value for their money as they rebuild their homes and businesses.

Greensburg is an excellent example of a community that used the recovery as an opportunity to improve. The initial response of disaster victims is, "We just want things back the way they were." It takes visions and foresight to recognize the opportunities that exist.

### **3. Coordinate Disaster Related Services and Case Management**

The EBCRRA brings together community, faith-based and civic organizations; government officials; VOADs and private entities under their umbrella to coordinate assistance to families, small businesses and neighborhoods destroyed by Hurricane Katrina. EBCRRA serves wards 1 and 2, home to 20,000 of East Biloxi's poorest, most ethnically diverse residents. Due to problems with insurance companies, many of the residents are financially unable to complete their rebuilding process.

The EBCRRA links client with direct services, coordinates planning for redevelopment efforts and facilitates private sector and community investments. The organization provides efficient case management to encourage recovery.

The EBCRRA is an excellent example of an organization that brings all available service providers together to coordinate assistance to disaster victims. After a major disaster, there will be existing organizations available to provide help, and new organizations will grow out of need. In major disasters that receive presidential disaster declarations, federal assistance may provide much needed aid but for many adds an additional layer of complexity. Without an organization such as EBCRRA that promotes collaboration and provides case management,

disaster victims are often overwhelmed trying to obtain appropriate assistance, maneuvering the maze and frustrated with having to go from one organization to another seeking the specific help they need.

How does EBCRRA do all of this? They host weekly meetings with partners to identify available resources to address identified needs. EBCRRA has actively sought skilled volunteers and grant funds to move affected households into rehabilitated or new homes. The 700 homes restored as of September 2008 all used volunteer labor, with EBCRRA providing construction management, job site supervision and guidance. EBCRRA even provides tools for volunteers to use.

Valuable assistance that CBOs can provide to communities that are adversely affected by disasters are coordination of available assistance, facilitation and collaboration of assistance providers and individual case management.

#### **4. Return Teachers to Their Homes and to Teaching Our Children**

The **Neighborhood Housing Services (NHS) of New Orleans** partnered with local and national organizations to create financial assistance programs that would encourage and aid teachers interested in returning to their homes. As families with children start returning to devastated areas, it is helpful to children's sense of security and normalcy to return as quickly as possible to a routine, and school plays an important role in this. For children to return to school, teachers must return to work.

The New Orleans NHS partnered with the New Orleans Hornets **Hoops for Homes** initiative. The funds raised by this initiative helped teachers throughout the metropolitan area finish repairs to homes that were damaged by Hurricane Katrina. Eligible teachers can receive up to \$25,000 in grants by committing to teaching at a regional school for an additional three years. Additionally, low-interest loans may be obtained when the grant does not cover the gap between funds needed to rehabilitate the home and insurance funds, SBA loans and Road Home awards.

Additionally the New Orleans NHS partnered with The Bank of New Orleans, which helped provide funding from New York City-based investment firm Sandler O'Neil. Sandler O'Neil, based in the World Trade Center on September 11, 2001, knows well the challenges faced in disaster recovery.

The program this partnership created is **Teachers' HomeWorks**, designed to encourage new teachers to become more rooted in the community by helping them own a home and offsetting the rising cost of homeownership. Each teacher may apply for a \$20,000 grant to use to purchase a home.

**Things will never be as they were; the disaster will be a marker in time. Hereafter life will be referred to in terms of "before the disaster" or "after the disaster." It becomes part of your identity; life will not return to the pre-disaster normal. But, there will be a new normal.**

# Resources

## Acronyms

ARC	American Red Cross	FIRM	Flood Insurance Rate Map
BFE	Base Flood Elevation	FLSA	Fair Labor Standards Act
BCP	Business Continuity and Response Plan	GAR	Governor's Authorized Representative
CAP	Community Action Program	HFA	Housing Finance Agency
CATEX	Categorically Excluded	HMGP	Hazard Mitigation Grant Program
CCP	Crisis Counseling Assistance Program	HRA	Housing and Redevelopment Authority
CERT	Community Emergency Response Teams	HUD	Department of Housing and Urban Development
CDBG	Community Development Block Grant	IHP	Individual Household Program
CDO	Community Development Organization	FIRM	Flood Insurance Rate Map
CMHS	Center for Mental Health Services	JPIC	Joint Public Information Center
COOP	Continuity of Operations Plan	LDR	Lutheran Disaster Response
CWS	Church World Service	LSS	Lutheran Social Services
DCT	Donations Coordination's Team	NFIP	National Flood Insurance Program
DFO	Disaster Field Office	NRCS	Natural Resource Conservation Service
DHS	Department of Homeland Security	NVOAD	National Voluntary Organizations Active in Disaster
DPS	Department of Public Safety	OMB	Office of Management and Budget
DUA	Disaster Unemployment Assistance	PA	Public Assistance
EDA	Economic Development Agency	PDA	Preliminary Damage Assessment
EIDL	Economic Injury Disaster Loan	PIO	Public Information Officer
EMS	Emergency Medical Services	RFPE	Regulatory Flood Protection Elevation
EO	Executive Order	SBA	Small Business Administration
EOC	Emergency Operations Center	SCDP	Small Cities Development Program
EOP	Emergency Operations Plan	SD	Substantial Damage
EPA	Environmental Protection Agency	SHPO	State Historic Preservation Officer
FCO	Federal Coordinating Officer	SOP	Standard Operating Procedures
FDR	Flood Damage Reduction Program	USACE	United States Army Corp of Engineers
FEMA	Federal Emergency Management Agency	VOAD	Voluntary Organizations Active in Disaster

## Web Sites

### **Citizen Corps**

[www.citizencorps.gov](http://www.citizencorps.gov)

The mission of Citizen Corps is to harness the power of every individual through education, training and volunteer service to make communities safer, stronger and better prepared to respond to the threats of terrorism, crime, public health issues and disasters of all kinds.

### **Economic Development Administration**

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

EDA helps distressed communities address problems associated with long-term economic distress, as well as sudden and severe economic dislocations, including recovering from the economic impacts of natural disasters.

### **Federal Response to Hurricane Katrina: Lessons Learned**

<http://www.whitehouse.gov/reports/katrina-lessons-learned/>

This review identified 125 recommendations in 17 general categories where the federal government may be able to improve its capability to respond to a catastrophic event.

### **FEMA Assistance**

<http://www.fema.gov/assistance/index.shtm>

This site contains basic information about disaster assistance programs.

### **FEMA Training**

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

FEMA provides education programs, courses and materials to support emergency preparedness training for families, children and teachers.

### **FLASH**

[www.flash.org](http://www.flash.org)

The Federal Alliance for Safe Homes, Inc. (FLASH) is a nonprofit, 501(c)3 organization dedicated to promoting disaster safety and property loss mitigation. FLASH's mission is to promote life safety, property protection and economic well-being by strengthening homes and safeguarding families from natural and man-made disasters.

### **National Voluntary Organizations Active in Disaster**

<http://www.nvoad.org/Membership/StateandLocalVOADs/tabid/82/Default.aspx>

The National Voluntary Organizations Active in Disaster Web site is where state information can be obtained and state contacts can make local referrals. There is also information about the types of assistance member organizations provide.

### **Pandemic Flu**

[www.pandemicflu.gov](http://www.pandemicflu.gov)

Specific information about pandemic preparedness is available at the official U.S. Government Web site. Click on Community Organizations for a checklist on preparedness; there is also a checklist for families.

**Public Entity Risk Institute**

[www.riskinstitute.org/peri](http://www.riskinstitute.org/peri)

The Public Entity Risk Institute site provides tools, publications and resources for risk management. A new publication, titled “Holistic Disaster Recovery: Ideas for Building Local Sustainability After a Natural Disaster,” is recommended for community use following a disaster. This may also be a good resource for those interested in sustainable development.

**Ready.Gov**

[www.ready.gov](http://www.ready.gov)

Ready.gov is a common-sense framework designed to launch a process of learning about citizen preparedness.

**Small Business Administration**

[http://www.sba.gov/disaster\\_recov/loaninfo/dloanassit.html](http://www.sba.gov/disaster_recov/loaninfo/dloanassit.html)

This site provides information about disaster assistance loans for homeowners, renters and businesses.

**LSU AgCenter**

[http://www.lsuagcenter.com/en/family\\_home/home/design\\_construction/Getting+Started/Preparing+Financially/Navigating+PostDisaster+Mortgage+Issues.htm](http://www.lsuagcenter.com/en/family_home/home/design_construction/Getting+Started/Preparing+Financially/Navigating+PostDisaster+Mortgage+Issues.htm)

This site addresses how to navigate post-disaster mortgage issues.