Business Disaster Assistance and Recovery
Second Report

Long-term Recovery Issues And Case Studies

August 2007

BCLC is an affiliate of the U.S. Chamber of Commerce.
The Business Civic Leadership Center (BCLC) is a 501(c)(3) affiliate of the U.S. Chamber of Commerce. BCLC is the U.S. Chamber’s resource and voice for businesses and their social and philanthropic interests. This report is a product of our Disaster Assistance and Recovery program.

BCLC’s mission is to promote better business and society relations and improve long-term social and economic conditions by:

- Communicating the U.S. private sector’s unique and valuable contributions
- Cultivating strategies and practices that achieve positive results
- Coordinating public-private partnerships and coalitions

Our overarching goal is to help build good will, good relations, and good markets by focusing on issues that affect businesses from a social and economic standpoint.

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Executive Summary

It is now two years since Hurricane Katrina’s devastating landfall near the Louisiana-Mississippi border on August 29, 2005. The importance of recovery and reconstruction to the disaster response process becomes daily more apparent, as New Orleans and other parts of the Gulf Coast continue to struggle to regain their previous quality of life and economic vitality.

The same story can be told near Ground Zero in lower Manhattan and in tornado-affected towns in Alabama and Kansas, tsunami-impacted Aceh and Nias, earthquake-torn Northern Pakistan, and other areas still recovering from their recent disasters.

In this report, we focus on topics such as: What happens after a disaster has faded from the headlines? How do impacted communities, businesses, and chambers of commerce pick up the pieces? What do companies and corporate foundations do after they have written the single largest philanthropic check in their history to a relief agency, and the community recovery is still not near finished? What recommendations can be made to improve the process of disaster response?

At the same time that the occurrence of natural disaster-related deaths and casualties is decreasing, the number of worldwide disasters and their economic impacts are continuing to rise. Many parts of the United States are vulnerable to catastrophic events, from hurricanes in the South to tornadoes in the Midwest to major earthquakes in Hawaii and the western and central parts of the country.

Disaster damages go far beyond physical infrastructure. It is typical to catalogue damage in terms of loss of lives and physical infrastructure, but far more difficult to capture are the disasters’ lingering effects and their costs to economies and communities.

Disaster recovery researchers have found that disaster-impacted cities are almost always rebuilt in the same location and with the same urban design as prior to the event. With that in mind, the way to prepare for better long-term recovery in the future is to start making communities more resilient now — and to learn from the experiences we have been through with past disasters.

Over the years, BCLC has found several common characteristics of disasters and how communities recover. They are:

“..."
Executive Summary

- Economic impacts of disasters are consistently underreported and underestimated in the early stages of a disaster.
- Impact areas suffer both a “demand” shock and a “supply” shock at the same time that scarce resources are even scarcer and the ability to pay for them diminishes.
- Most small-business recovery decisions will be made within 180 days of the disaster.
- Many factors can delay redevelopment.
- Quick debris removal and cleanup is an underappreciated and vital element for recovery.
- A disaster’s psychological impact on recovery decision-making at all levels should not be underestimated, even if it cannot be accurately measured or clinically detected.
- There is a significant bias toward housing at the expense of other types of community recovery activities and funding.
- The best-laid plans may be foiled by local demographic conditions, property rights, and courts of law.
- Disasters affect the impact region’s communities in profoundly different ways.

The recent pattern — from 9/11 through the end of 2005 — is that the vast majority of business disaster aid decisions are made between the first week and the first three months following a disaster.

That being said, a number of companies have continued to mobilize longer-term corporate citizenship contributions, and some community organizations have on-the-ground recovery opportunities that are attractive to business volunteers. Business associations and chambers of commerce also continue to find ways to contribute to the long-term recovery of communities assaulted by disasters. This report provides a sample of some of the ongoing activities to help communities recover from recent disasters.

The report also offers a set of recommendations for business owners, business disaster aid contributors, policymakers, and local officials — with the intent of advancing dialogue and activity that will lead to better preparedness and recovery systems in the future.
Over the past few years, I have been honored to be involved with a group of people who represent business at its finest. American companies acted heroically in 2005, contributing time, money, and resources worth more than $1.3 billion to care for victims of some of history’s worst natural disasters.

Immediate relief operations have given way to long-term rebuilding in those communities, and the U.S. business sector still is playing a role. This is a story of people helping those in need, a story that needs to be told — and remembered.

In this report you will read about companies that are valuable partners to communities as they make progress down the long road of reconstruction and revitalization. The report provides a small sample of the many ways the power of corporate citizenship is still alive and put to good use in disaster-affected communities.

There are examples of companies that have used their business expertise to help a community “build back better.” Some companies have made major grants to community organizations that offer vital resources and services to residents, allowing the nonprofits to continue their missions despite their own challenges with disaster recovery. Other companies have taken leadership roles in major projects that have been deemed by local decision-makers as critical to the community’s reconstruction.

While I am pleased to report on the compassion and kindness of our country’s corporate citizens, there is one other message that needs to ring loud and clear. All of us — individuals, business leaders, community leaders, and governments — have the collective responsibility to prepare for future disasters. We need to fulfill this responsibility in order for America’s communities — and those around the world — to remain a good place to work, play, and visit.

We have run out of excuses to not be well prepared. Some reforms and improvements are already taking place, and I applaud that process and encourage the continued dialogue between the government, nonprofit, and business sectors.

It is my hope that the next time the Business Civic Leadership Center produces a report about disasters, its focus will be on how well the impacted communities weathered the storm. That is a promising goal to work toward.
Long-term Disaster Recovery Needs More Attention

It is now two years since Hurricane Katrina’s devastating landfall near the Louisiana-Mississippi border on August 29, 2005. The importance of recovery and reconstruction to the disaster response process becomes daily more apparent, as New Orleans and other parts of the Gulf Coast continue to struggle to regain their previous quality of life and economic vitality.

The same story can be told near Ground Zero in lower Manhattan and in tornado-affected towns in Alabama and Kansas, tsunami-impacted Aceh and Nias, earthquake-torn Northern Pakistan, and other areas still recovering from their recent disasters.

For this reason, the subject of the Business Civic Leadership Center’s second report on disaster assistance and recovery — the role of corporate citizenship in disaster recovery — could not be more timely.

In BCLC’s first report on this topic, From Relief to Recovery, we documented the historic business contributions after the 2004 tsunami in Southeast Asia, hurricanes Katrina and Rita, and the 7.6 earthquake in Pakistan. In 2005, U.S. corporate aid to international disasters reached the first and second highest totals in history. Domestically, U.S. businesses contributed more to the Gulf Coast response than they ever had before for a single event.

In this report, we change focus to topics such as: What happens after a disaster has faded from the headlines? How do impacted communities, businesses, and chambers of commerce pick up the pieces? What do companies and corporate foundations do after they have written the single
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Long-term Disaster Recovery Needs More Attention

The largest philanthropic check in their history to a relief agency, and the community recovery is still not near finished? What recommendations can be made to improve the process of disaster response?

To answer these questions, BCLC contacted local chamber executives, business owners and professionals, emergency managers, federal government disaster responders, academics, and other experts. This report is also informed by our own experience in the post-Katrina recovery process and in working with leaders in Florida, New York, and Southeast Asia as they picked up the pieces from disasters in their localities.

The Impact of Disasters Continues to Rise

At the same time that the occurrence of natural-disaster-related deaths and casualties is decreasing, the number of disasters and their economic impacts are continuing to rise\(^1\). The United Nations found in 2004 that more than 75 of the 100 largest cities in the world are situated in locations exposed to potential serious natural hazards\(^2\). Many parts of the United States are vulnerable to catastrophic events, from hurricanes in the South to tornadoes in the Midwest to earthquakes in California, Hawaii, and the central part of the country.

Consider, in the last two decades, the United States has suffered through:

- **Hurricane Hugo** (1989, North Carolina and South Carolina, category 5)
- **Loma Prieta Earthquake** (1989, San Francisco Bay Area, Richter scale = 7.1)
- **Hurricane Andrew** (1992, Florida and Louisiana, category 5)
- **Northridge Earthquake** (1994, Los Angeles, Richter scale = 6.7)
- **Oklahoma City Bombing** (1995, Oklahoma)
- **9/11 Terrorist Attacks** (2001, New York and Virginia)
- **Hurricanes Charley, Frances, Ivan, and Jeanne** (2004, Alabama and Florida, categories 3–5)
- **Hurricanes Katrina, Rita, and Wilma** (2005; Alabama, Florida, Louisiana, Mississippi, and Texas; categories 3–5)
- **Intense tornadoes and flooding across the country** (2007)

Other countries have had their share of recent hurricanes, floods, tsunamis, typhoons, earthquakes, and terror attacks, as well.

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Many natural disasters—wildfires, mudslides, floods, and the like—are perhaps smaller in scale, but are still very challenging to the livelihood and economic well being of the impacted communities.

**Disaster Damage Goes Far Beyond Physical Infrastructure**

The damages caused by these disasters are immediately catalogued in terms of loss of lives and physical infrastructure, but far more difficult to capture are the disasters’ lingering effects and their costs to our economy and communities. What ensues is a multiplier effect.

For example, after Hurricane Andrew, many property insurance agencies in Florida were driven to or near bankruptcy — a situation that led to the creation of the Florida Hurricane Catastrophe Fund. The airlines and other travel and tourism industries suffered significant downturns for months, if not years, after 9/11.

Hurricanes Katrina and Rita impacted 81,000 Louisiana businesses, in addition to 75 percent of businesses on the Mississippi Gulf Coast. Aside from physical damages, small businesses faced revenue loss because of side effects that are outside of their direct control — displaced or relocated customers or suppliers, loss of local utilities such as water or electricity, or impassable roadways.

Many homeowners and business owners return to impact areas unable to afford insurance — in some cases, rates have increased by 100 percent to 300 percent in Hancock County, Mississippi. Without insurance, access to capital is similarly limited.
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Long-term Disaster Recovery Needs More Attention

Quality of life can often be hard to regain after catastrophic disasters. John Spain, executive vice president of the Baton Rouge Area Foundation, reported to a BCLC forum audience in March of this year that more than 3,000 people in Baton Rouge alone are still living in federal temporary housing — and FEMA expects them to be there for five to six more years.

The result of the consequences described above? At precisely the same time that roads, bridges, railroads, levees, ports, airports, and other infrastructure are in need of repair and restoration, state and local revenues can dry up because the tax base is eroded.

“It’s important to realize that earthquakes and other natural disasters do much more than simply destroy buildings. They impact a locality in many different ways and for a long time.”

James Lee Witt
Former FEMA Director
May 3, 2000

Resilient Communities Today Lead to Viable Communities Tomorrow

Disaster recovery researchers have found that disaster-impacted cities are almost always rebuilt in the same location and with the same urban design as prior to the event. Some people might argue there is a moral hazard involved in returning to and rebuilding on the site of a catastrophic event. However, without the ability and will to recover, the livability and economic viability of significant parts of our country will be put in jeopardy.

The way to change the odds and prepare for better long-term recovery in the future is to start making communities more resilient now — and to learn from the experiences we have been through with past disasters.
The Business Civic Leadership Center has spent the better part of this decade monitoring the impact that disasters have on communities and understanding the role the American business sector plays in the response process. Our findings on both aspects are discussed below.

**Insights on Community Impact**

1. **Economic impacts of disasters are consistently underreported and underestimated in the early stages of a disaster.** There are several reasons for this. Among them: Often, communities do not keep up-to-date assessments of their latest start-up enterprises or their connectedness to the national economy. Emergency responders are not trained to assess economic impacts. Economic development specialists are not given access to all pertinent information about damages. And sometimes there is excessive optimism about the ability to quickly restore services.

2. **Impact areas suffer both a “demand” shock and a “supply” shock at the same time.** Disasters create significant surges in demand for such assets as housing, medicine, food, water, generators, heavy equipment, insurance, capital, commercial space, telecommunications equipment, or others, precisely at a time when the supply of these goods becomes much more scarce. With the purchasing power of the impact area’s residents diminished, timely outside contributions become much more important in order to stabilize the situation and accelerate the return of normal economic conditions. Put another way, either the short-term purchasing power of local residents needs to increase or access to vital supplies somehow needs to surge. If the shocks are not addressed, a vicious cycle can set in and delay recovery. Homeowners who are unable to access financing might delay cleanup and recovery decisions. Commercial proprietors who cannot access insurance, which they need as a prerequisite for their loan applications, might delay returning to their previous establishments. Without open businesses and available jobs, homeowners will likely delay returning. Without customers, small businesses that do decide to reopen might burn through their emergency cash.

3. **Most small-business recovery decisions will be made within 180 days of the disaster.** A critical period of focus for business managers is three to six months (90–180 days) post disaster — the average amount of time that emergency cash will last most small business owners. It is around this period that we see most enterprise decisions being made: whether to stay the course, relocate to another community, or close up shop.
4. Many factors can delay re-development. For example, in situations in which property is passed down through generations, the title to the property may not have been properly executed. In some cases after Hurricane Katrina and the 2004 tsunami, confusion about land ownership left properties in dilapidated conditions or postponed rebuilding.

In BCLC’s March 2007 survey of Gulf Coast area chambers, respondents reported that bureaucracy, political differences, lack of political leadership, and slow dispersal of allocated funds are impeding the reconstruction process.

Along the Gulf Coast, recovery and redevelopment have also been slowed by:

- Delays in publishing the newly redrawn post-Katrina flood maps
- Lack of access to insurance or capital/loans
- Lack of understanding about local, state, and national redevelopment plans (e.g., people did not want to invest in a property because they did not know what officials had in mind for it)
- Lack of housing for construction workers or recovery volunteers
- Lack of skilled workers
- Insecurity about levees and other reconstructed infrastructures
- Lack of schools, hospitals, or parks
- Slow debris removal and cleanup

A home in New Orleans’ 9th Ward sat untouched and dilapidated in March 2007, 19 months after the hurricane and flood.
Internationally, redevelopment can be stymied by very different factors than what we face at home. For example, devastated villages in Indonesia, Sri Lanka, and other tsunami-affected countries are often in remote locations, with no direct access for aid and recovery providers. In some cases, government agencies and NGOs in the impact areas lack the technical expertise to tackle the major reconstruction issues. And in other unfortunate cases, recurring natural disasters, armed conflict, or local corruption continue to affect the rehabilitation of the impact areas.

5. **Quick debris removal and cleanup is an under-appreciated but vital element for recovery.** First, it is a psychological issue. Along the Gulf Coast, for example, some residents returned to their neighborhoods only to find homes still dilapidated or caked in mud. This affected their motivation to repair their own homes.

Second, the lingering debris affected investors’ perceptions about the viability of the neighborhood, and either caused them to postpone their investments or invest elsewhere.

Third, the lack of cleanup in one part of a neighborhood affected property values and perceptions of property value, driving down the equity homeowners had built up pre-disaster.

6. **A disaster’s psychological impact on recovery decision-making at all levels should not be underestimated, even if it cannot be accurately measured or clinically detected.** In the wake of a disaster, decision-makers may have been personally affected or traumatized. They may be coping with death or injury of loved ones, or be separated from loved ones. Maybe they lost all of their family possessions, their house, and their savings and are facing economic ruin. They may face an hours-long commute each day, depending on how distant the temporary shelter is from their official duties. People who are impacted by a disaster will be facing new challenges with diminished local resources — and under increased pressure from other officeholders and jurisdictions.

These factors may delay decisions or lead to decisions that seem inexplicable from outside of the impact area.

7. **There is a significant bias toward housing at the expense of other types of community recovery activities and funding.** As policymakers have wondered why Louisiana’s Road Home program, a nearly $7 billion initiative to get residents back into homes, was taking so long to bring back residents to the community, business leaders remarked that you have to have a reason to go back to a house — specifically, a way to make a living.

If more investments were directed toward social services, arts and culture, preparedness and mitigation, infrastructure, job creation, and business redevelopment — in other words, the reasons individuals choose to live in a particular place — the housing situation would ameliorate. Emphasizing housing recovery only, however, does not necessarily lead to either community recovery or residents returning to their homes.
8. The best laid plans may be foiled by local demographic conditions, property rights, and courts of law. Urban theorist Andrés Duany and other architects prepared elaborate community designs for the post-disaster Mississippi Gulf Coast. The designs were reminiscent of Seaside, Florida, with gazebos and walk paths, communal meeting spaces, and mixed-use community guidelines. What the planners did not count on was that after Katrina, population density was significantly reduced and cheaper land further inland created incentives to develop “localized sprawl” up the major north-south highways running to the Gulf Coast. This does not mean that the original plans have been abandoned, but that some of the intended beneficiaries took advantage of unanticipated conditions to create new, unplanned development patterns.

Similarly, after 9/11, planners drew up recovery and rebuilding plans for lower Manhattan but, to some extent, small-business recovery has been held hostage by disputes over property redevelopment rights and approvals of large-scale development plans.

9. Disasters affect the impact regions’ communities in profoundly different ways. In primary impact areas like New Orleans, southwest Louisiana, and Hancock County, Mississippi, the population and business bases were disrupted and have only trickled back.

Secondary impact areas like Louisiana’s St. Tammany Parish, Baton Rouge, and Lafayette, and to some extent, Houston, Memphis, and Atlanta, have all seen population growth, an increase in economic activity compared to pre-disaster levels, and an increased strain on social and civic infrastructures as displaced residents take up new residence.

Insights on the Business Response

The business response to disaster recovery should be considered in three different categories: (1) business disaster aid contributors, (2) recovery investors, and (3) state and local chambers and the local business community.

Business Disaster Aid Contributors

The recent pattern — from 9/11 through the end of 2005 — is that the vast majority of business disaster aid decisions are made between the first week and the first three months following a disaster.

That being said, a number of companies have continued to mobilize longer-term corporate citizenship contributions, and some community organizations, including Hands On Network, KaBOOM!, and Habitat for Humanity, continue to have on-the-ground recovery opportunities that are attractive to business volunteers.
Some companies, such as Accenture, McKinsey, and UPS, have found the opportunity to dedicate an employee to provide full-time pro bono services and expertise to nonprofit or government organizations that are active in long-term community recovery.

Community and religious organizations have also played an active role in the recovery process, and some companies have enabled staff to participate in these activities. Several major corporate grants have been made to community organizations to give them the capacity to serve the recovery needs of their constituents.

Considering the continuing opportunities to participate in long-term recovery, a lesson for corporate citizenship professionals is that contributions can be distributed — sometimes more effectively — over the lifespan of the disaster response process, and should be looked at beyond the immediate relief stage.

**Recovery Investors**

A significant number of companies and business associations have gone out of their way to hold conferences, forums, and events in New Orleans over the last two years. This provides an opportunity for individual employees and businesses to pump money into the local economy, network with local business and government leaders, and seek investment opportunities. Nonprofit, academic, and government organizations also are contributing to this type of recovery investment.

Several organizations, including the U.S. Department of Commerce and the state development agencies of Mississippi and Louisiana, have staged investor tours.

In response to the late-2005 hurricanes that devastated Central America and Mexico, the Bush Administration, the U.S. State Department, and four U.S. business CEOs developed a fund to encourage private-sector participation in the recovery and future preparedness efforts in those communities.

**State and Local Chambers and the Local Business Community**

Chambers of commerce around the country have shown remarkable solidarity with their impacted colleagues. After the 2005 hurricanes, chambers nationwide adopted other
local chambers in the impact area (visit longbeachcares.org to see one such example of a chamber stepping up). Chambers demonstrated this same solidarity after 9/11, when more than 500 sent donations to the Manhattan Chamber of Commerce in the form of one-year memberships. Pages 24–25 and 44–45 in this report offer additional insight about the chamber of commerce role in disaster recovery, based on the Southwest Louisiana Chamber’s experience with Hurricane Rita and the Manhattan Chamber’s experience with 9/11.

State and local chambers have been at the forefront of the redevelopment process. The Hancock Co. (Mississippi) Chamber of Commerce is taking the lead in soliciting public comment and involvement in the new Bay St. Louis Comprehensive Plan, and has also written a Small Business and Commercial District Revitalization plan. Greater New Orleans Inc. and other area chambers have been active in lobbying for state and federal tools that aid business recovery and create an attractive investment environment. The Baton Rouge Chamber took 40 business leaders to study the Research Triangle Park community development model in North Carolina in 2006.

Chambers have fosymposiums cused on business continuity and mitigation measures in partnership with the Institute for Business & Home Safety. They also have organized symposiums on issues such as preserving the wetlands and building up the coast’s natural defenses. They have been helped by government entities — for example, the Small Business Administration staged an awareness campaign for small and medium-size businesses in the region to access federal procurement opportunities.

In the next section of this report, we offer a closer look at recovery activities in which companies are taking part. The specific focus is on corporate citizenship related to the 2005 hurricane seasons, Southeast Asia tsunami, and 9/11, as well as a snapshot of the lessons that some of the most disaster-active business organizations have learned.
From the power of employee volunteerism to the financial boost from philanthropic contributions, disaster-impacted communities have benefited from the U.S. business sector’s continued involvement in recovery and redevelopment.

In this section, we provide a sample of the many ways companies have stepped up in times of need to help communities and their residents recover from catastrophe. We also offer the opportunity for a few organizations to share what they have learned about the business role in recovery.

I. 2005 Hurricane Season Recovery
   • Allstate Foundation
   • Baxter International Foundation
   • Chamber Southwest Louisiana
   • Lowe’s Companies
   • Shell Oil Company
   • Weyerhaeuser Company

II. 2005 Southeast Asia Tsunami Recovery
   • Chevron
   • The Coca-Cola Company

III. September 11 Terrorist Attacks Recovery
   • JPMorgan Chase

IV. Lessons Learned
   • Manhattan Chamber of Commerce
   • Office Depot Foundation
   • UPS Foundation
Hurricane Katrina damaged this pier in Waveland, Mississippi.
2005 | Hurricane Season
Katrina and Rita

What

- **August 24**: Hurricane Katrina strikes Florida coast as a Category 1 storm.
- **August 29**: Hurricane Katrina makes landfall near the Louisiana-Mississippi border as a Category 3. Destroys levees separating Lake Pontchartrain from New Orleans, flooding 80% of the city. Wind speeds up to 130 mph and storm surges up to 22 feet promise catastrophe.
- **September 24**: Hurricane Rita, the fourth most powerful hurricane ever recorded in the Atlantic Basin, ushers in storm surges of 15 to 20 feet and wind speeds up to 120 mph as a Category 3 storm.

Where

- **Hurricane Katrina** formed over the Bahamas in mid-August. The hurricane first hit Florida, leaving minimal damage, and then passed through the Gulf of Mexico and made landfall again at the mouth of the Mississippi River, ravaging the New Orleans area and parts of Alabama and Mississippi.
- **Hurricane Rita** hit the Texas-Louisiana border, causing major flood damage in Port Arthur and Beaumont, Texas. Cameron and Calcasieu Parishes in Louisiana were leveled.

Who

- **Katrina**: 1,836 fatalities, thousands displaced, with many yet to return
- **Rita**: 120 fatalities

How Much

- **Katrina**: $84 billion in destroyed property. Significant interruption of the Gulf region oil supply not included. Destruction of 1.3 million acres of forest land causes $5 billion in loss to the forestry industry. Total economic impact to Louisiana and Mississippi is estimated to be $150 billion.
- **Rita**: $11.68 billion in destroyed property.
Partners: Greater New Orleans Foundation, Foundation for the Mid South, Communities Foundation of Texas

In the wake of the devastating hurricanes that hit the U.S. Gulf Coast in 2005, nonprofit organizations in the area played a heroic role in the region’s emergency response — providing critically needed food, shelter, medical care, and information services to stricken communities.

Yet, following hurricanes Katrina and Rita, most of the nonprofit organizations that were delivering these services faced significant obstacles of their own, from locating staff members and clients to struggling to repair their own hurricane-damaged buildings and homes.

The Allstate Foundation quickly responded to the destructive impact of Katrina and Rita by establishing the Allstate Foundation Hurricane Recovery Fund, which distributed $1.2 million in grants among three leading community foundations that served nonprofits in New Orleans, southern Mississippi, and the coastal region of eastern Texas.

The Program
Each year, the Allstate Foundation retains emergency funds to enable swift response to time-sensitive giving needs related to significant national events, crises, or disasters that profoundly affect a multitude of communities. In 2005, the Allstate Foundation leveraged this contingency fund to quickly respond to the devastating impact of Hurricanes Katrina and Rita on the Gulf Coast.

Within days of Katrina, it established the Allstate Foundation Hurricane Recovery Fund with a $1 million grant. Of the grant, $700,000 was designated for the Greater New Orleans Foundation to support nonprofits and their constituents in New Orleans and $300,000 was allocated to the Foundation for the Mid South, serving nonprofits in southern Mississippi, including Biloxi.

In the immediate aftermath of Rita, the Allstate Foundation added $200,000 to the Hurricane Recovery Fund to bringing the total financial donation to $1.2 million. The additional funds were directed to the Communities Foundation of Texas to support the efforts of nonprofits in the coastal region of eastern Texas.

To heighten awareness of the Allstate Foundation Hurricane Recovery Fund among nonprofits in impacted Gulf Coast areas, the Foundation combined aggressive media outreach and direct contact with New Orleans nonprofit organizations to encourage grant applications. In response, nearly 300 applications were received via two application drives in New Orleans alone — a clear indication of the enormous need in the city.

The Impact
In all, a total of 50 nonprofit organizations in New Orleans, southern Mississippi, and the eastern Gulf Coast of Texas received grants from the fund. These organizations implemented projects that served nearly 1.5 million people in hard-hit regions.

Families in the New Orleans area are getting help rebuilding their lives with help from the Allstate Foundation Hurricane Recovery Fund.
Examples of these projects include:

- **East St. Tammany Rainbow Child Care Center in Slidell, La.**: Received a $20,000 grant from the Allstate Foundation Hurricane Recovery Fund at the Greater New Orleans Foundation. The center used the funds to help rebuild its battered site.

- **Kingsley House in New Orleans, La.**: Received $5,000 from the Allstate Foundation Hurricane Recovery Fund at the Greater New Orleans Foundation. The funds were used to provide health and human services to displaced families who were returning to the city in the aftermath of Hurricane Katrina.

- **Injury Free Coalition for Kids**: Received two $75,000 grants from the Allstate Foundation Hurricane Recovery Fund at the Foundation for the Mid South. The funds were used to build two new playgrounds in Biloxi — one at Margaret Sherry Library and the other at Gorenflo Elementary School.

- **Rape and Crisis Center of SE Texas in Beaumont, Texas**: Received a grant of $15,500 from the Allstate Foundation Hurricane Recovery Fund at the Communities Foundation of Texas. The funds were used to repair facilities damaged by Hurricane Rita, as well as to provide supplies for survivors (clothing, toiletries, etc.) and group counseling.

**The Difference**

J. Cook, vice president for grants at the Communities Foundation of Texas, said, “In addition to the substantial emergency relief already provided through the Communities Foundation of Texas since the recent hurricanes, we are proud to use our services and expertise alongside the Allstate Foundation for this program that will make available crucial support for rebuilding lives and communities.”

**The Lessons Learned**

By establishing the Allstate Foundation Hurricane Recovery Fund as a donor-directed fund, the Allstate Foundation was able to leverage its community foundation partners’ knowledge of the local nonprofit landscape to ensure that grant recipients were well qualified and able to provide the services outlined in their proposals. In addition, the Foundation retained a role on the Fund’s advisory committee.

Given the Allstate Foundation’s preference to play a role in the ongoing recovery of the Gulf Coast region rather than in the initial response, the Foundation was able to create its own unique platform to provide much-needed assistance via local community foundations as well as the specific nonprofits that received grants from the Hurricane Recovery Fund.

**Why Allstate Is Involved**

Allstate is in the business of helping people, and both the company and the Foundation are committed to improving their communities. The Allstate Foundation Hurricane Recovery Fund is a natural extension of Allstate’s business and corporate citizenship focus.
Partners: Foundation for the Mid South, Robert Wood Johnson Foundation

The Baxter International Foundation, established in 1981, is the philanthropic arm of Baxter International Inc. Like Baxter, the Foundation supports the development of more accessible and affordable health care by funding initiatives that improve its access, quality, and cost-effectiveness.

Focusing on these priorities, the Foundation makes grants in and near communities throughout the world where significant numbers of Baxter employees live and work. In 2002, the Foundation began to focus exclusively on increasing access to health care — particularly for the disadvantaged and underserved. The establishment of the Baxter International Foundation Health Recovery Fund fulfills these goals.

The Program

In 2006, the Baxter International Foundation Health Recovery Fund was established when the Baxter International Foundation made a $750,000 grant to the Foundation for the Mid South (FMS), a regional foundation serving Arkansas, Louisiana, and Mississippi.

The Fund was initiated to support health-related relief and restoration efforts after hurricanes Katrina and Rita. The donor-advised fund provides incremental grants to support community-based health care clinics, nonprofits, and other community-based health services.

In July 2006, the Robert Wood Johnson Foundation underscored the importance of the Fund by providing a matching grant of $500,000 to the Fund’s grant pool. A total of $1,083,813 was awarded by FMS in 2006 to 18 Mid South organizations. An additional $98,687 was awarded to two additional organizations in June of 2007.

The total amount of grants from the Baxter International Health Recovery Fund currently stands at $1,182,500 in awards to 20 Mid South organizations. More information on the Fund including the grantees and guidelines is available on the FMS Web site at www.fndmidsouth.org/Baxter_Fund.htm.

The Impact

The region is continuing to recover, and there have been many examples of the Fund’s impact in the communities of the grantees. Phase I of the Fund was to provide immediate financial resources to community-based health care clinics and other community-based health services in the hurricane-devastated areas, so they could reinitiate services.

These grants were available up to $30,000. The dollars were used for staff expansion for the influx of displaced persons in rural communities and cities, the provision of direct services with mobile health units and patient advocates, the purchase of lost equipment and construction of rural health facilities, and support for health professionals from around the country to fill the gap of lost nurses.
One effect of the hurricanes is that the need for mental health assessment and access to services has increased dramatically. The Fund has been instrumental in both Louisiana and Mississippi in providing services and advancing innovation in collaborative training (Trauma-Focused Cognitive Behavioral Therapy [TF-CBT]) to address childhood trauma and in-school access.

For example, the Louisiana State University Health Services Center in Metairie, La., is working collaboratively with the St. Bernard school system to deliver urgently needed services to the students and their families, including assessment of the entire school population’s needs, group therapy, leadership programs, mental health awareness, long-term counseling, and referrals.

It is too early to adequately assess the total impact of the Baxter International Health Recovery Fund, but several grantees have leveraged significant additional private and governmental dollars based on the grants received from the Fund. For example, grantees have partnered with pharmaceutical companies, national churches, Rotary Club International, and the Jackson Medical Mall. Voices of Calvary, a Baxter International Health Recovery Fund grantee, was able to serve 1,900 requests for medical assistance after the hurricanes by leveraging the dollars from its partners.

The Lessons Learned

The creation of a donor-advised fund allowed grant dollars to more effectively address the most urgent medical needs — operationally as well as medically. The experience in providing assistance post-Katrina/Rita has affirmed the need for this type of charitable giving. Covering the entire gamut of post-disaster relief and recovery phases, the Fund has provided flexibility, leverage to obtain additional funds, and results — a positive first step for the Baxter International Health Recovery Fund.

Why Baxter Is Involved

Baxter International Inc. is a global healthcare company that, through its subsidiaries, assists healthcare professionals and their patients with treatment of complex medical conditions. Leveraging that expertise through the Baxter International Health Recovery Fund is just one more way Baxter makes a meaningful difference in patients’ lives.
Chamber Southwest Louisiana
Starting Over after Hurricane Rita

Partners: Louisiana Economic Development Department, Louisiana Small Business Development Center of McNeese State University, the U.S. Small Business Administration, and the Service Corps of Retired Executives

Sitting on the Gulf of Mexico and Texas border, the communities of Holly Beach, Hackberry, and Cameron in Louisiana’s Cameron Parish were essentially destroyed after 15-foot storm surges hit the coastal area community. In Calcasieu Parish, the communities of Lake Charles, Moss Bluff, Sulphur, Westlake, and Vinton, which account for nearly 40 percent of the region’s population, suffered heavy damage.

The Program
Within 10 working days following the onslaught of Hurricane Rita, the Chamber SWLA, working in cooperation with the Southwest Louisiana Partnership for Economic Development as well as local, state, and federal departments, opened the Business Recovery Assistance Center in Lake Charles to serve all of southwest Louisiana. The Center called on every member of the Chamber SWLA to assess their damage and found that 63 percent had suffered damage, 21 percent with severe damage.

Working with the Louisiana Economic Development Department, the Louisiana Small Business Development Center of McNeese State University, the Small Business Administration, and the Service Corps of Retired Executives, the Center provided assistance to the region’s business owners. The Center handled more than 2,000 calls and 1,200 walk-ins, assisting with 360 grant applications and 350 SBA loans in just the first few days of operation. The Chamber SWLA also provided computers and access to telephones, fax machines, copiers, and other office equipment to displaced business owners, managers, and other professionals wishing to maintain operations remotely.

In the year following the storm, the Chamber SWLA had to shift its focus from building southwest Louisiana into an economically diverse and developing region to rebuilding and revitalizing our region through a series of programs, projects, and alliances with other organizations. It has been a long process, but one that has reinforced the role of the Chamber SWLA in helping communities return to health and vibrancy.
The Impact
The region pulled together in an unprecedented manner, providing assistance, advice, and workshops for the damaged business community. Within months, life had returned to a semblance of normalcy and the companies, organizations, and government systems of southwest Louisiana got back to business.

The Difference
At BCLC’s March 2007 forum on lessons learned about disaster recovery, Federal Gulf Coast Rebuilding Coordinator Donald E. Powell said southwest Louisiana “has an independent streak and independent spirit with a can-do attitude that says, ‘Yeah, it was terrible, but we’re going to get back.’ Their spirit and determination is mighty strong. They had a great plan for how they were going to recover. They are an inspiration to me, frankly. The best thing I can do is get out of the way.”

The Lesson Learned
After Hurricane Katrina devastated the southeast portion of Louisiana, the Chamber SWLA created a Disaster Planning Guide that was used only weeks after its inception. A template of the guide used was made available to the Chamber SWLA membership as a pattern for setting up their own disaster planning guides.

The Chamber SWLA also created and distributed the “D.A.N.G.E.R.” pamphlet, which walked members through the process of planning for a disaster-related work stoppage, evacuation, and return plans. This pamphlet was mailed to every member of the Chamber SWLA and was made available to the public.

Hurricane Rita brought about a spirit of regional cooperation never before seen in our area. All public, nonprofit, and civic service entities worked together to ensure the lives, property, and livelihoods of the residents of southwest Louisiana. Since the storm, this spirit of cooperation still exists to address economic development endeavors in light of favorable federal and state incentives stemming from Hurricane Rita.

As a region, we held our breath as Rita came ashore on September 24, 2005. We helped our neighbors in the days after, and extended our hopes and hands to those in areas devastated by the storm. We have learned that as a region we are resilient, hard-working, and able to recover from any disaster by working together and adapting to new challenges.

Why the Chamber SWLA Is Involved
The Chamber SWLA takes seriously the call to represent the business community of southwest Louisiana before policy decision-makers at all levels of government, and we work daily to strengthen the public-private partnership necessary for successful and sustainable economic prosperity in our region.
Partners: American Red Cross and Habitat for Humanity International

Lowe’s believes that community involvement extends beyond the boundaries of the traditional retail setting, whether it is helping with natural-disaster recovery or taking an active role in making its neighborhoods better places to live.

The Program

Lowe’s participation in disaster preparedness and response involves supporting whole communities through its engagement with nonprofit partners and supporting customers by providing them with information and resources that help them confront natural disasters.

Supporting Nonprofit Partners

Lowe’s has long-standing partnerships with both the American Red Cross and Habitat for Humanity International. In times of disaster, Lowe’s provides the Red Cross with onsite volunteers, product donations, and funds. Lowe’s and its customers and vendors have contributed more than $9 million to the Red Cross’ recovery programs since 2000.

In 2006–2007, Lowe’s and its vendors are providing $2.85 million to Habitat for Humanity’s long-term Gulf Coast rebuilding efforts. Habitat is using the money across the Gulf to help Habitat affiliates with an assortment of projects from houses to new tools and supplies.

Supporting Customers

Lowe’s knows that protecting families and homes is first priority when preventing, preparing for, or responding to disasters. The company offers numerous programs to assist customers with disaster preparation and recovery.

• **Community Education/Involvement** — Lowe’s helps educate homeowners by having a Web site devoted to storm preparation. Visitors to [www.lowes.com/hurricane](http://www.lowes.com/hurricane) can find how-to videos, tips for preparing the home in anticipation of severe weather, and a comprehensive guide to storm preparation and recovery. The videos cover such topics as generator use and safety, boarding windows, installing storm shutters, tarping roofs, and chain saw safety.

Lowe’s in-store experts help customers with questions about preparing their homes for a natural disaster. Severe Weather Guides are also offered for free in stores and on the Lowe’s Web site.

Through donations, rebuilding programs, and direct volunteering with individual communities and families, Lowe’s employees from around the country have been part of the support and recovery process since immediately following Hurricane Katrina. For example, employees volunteered at the Houston Astrodome, caring for children while parents waited in line for much-needed supplies, including debit cards from the American Red Cross.
• Customer Needs and Store Operations — Lowe’s Emergency Command Center and regional distribution centers allow for quick and efficient response to customers’ needs. Command Center team members work with local, state, and federal governments to determine the appropriate response needed in communities affected by a disaster. With a network of strategically located regional distribution centers throughout the United States, store shelves are quickly restocked with emergency supplies to help during preparation and recovery. Lowe’s stores are able to open within hours after a storm to meet the needs of the community. Each store is equipped with a back-up generator and can operate in the event of widespread loss of electricity.

In response to Hurricane Katrina, Lowe’s activated Storm Recovery Teams in the hard-hit areas. Employee teams volunteered to work in disaster-affected areas so the local employees could focus on their personal situations.

• Katrina Cottages — Katrina Cottages, small, permanent homes designed as an alternative to FEMA trailers, were designed by architect Marianne Cusato for displaced residents and emergency workers. The cottages are built with the same quality materials and specifications as a full-size house, but are smaller to make them more affordable and easy to build. They are engineered to sustain hurricane-force winds. Lowe’s is the retail partner involved in selling the plans and materials for the Katrina Cottages.

The Lessons Learned

Lowe’s learned the lesson of disaster preparation back in 1989 after Hurricane Hugo, a storm of historic proportions at the time. The corporate coordination and preparation required to effectively respond to this event led to the development of Lowe’s Emergency Command Center. In the wake of Hurricane Katrina, Lowe’s was energized to increase partnerships with federal, state, and local governments, as well as community organizations, to better respond to community needs. The recovery period for communities affected by the 2005 hurricanes will be long and require long-term strategic planning and coordination.

"In the wake of Hurricane Katrina, Lowe’s was energized to increase partnerships with federal, state, and local governments, as well as community organizations, to better respond to community needs."

Why Lowe’s Is Involved

Lowe’s has a rich history of community involvement across the country, from natural-disaster response to community improvement and education-based initiatives. Lowe’s is committed to providing products, information, and expertise that contributes to building a culture of preparedness.
Shell Oil Company

Coming Home Campaign

Partners: Several community-based and government organizations in New Orleans

The collective impact of hurricanes Katrina and Rita on the Gulf Coast region and on Shell operations was devastating. Enabling Shell Exploration & Production (E&P), based in New Orleans, to resume operations was critical to the delivery of Shell’s regional business plan. Yet Shell recognized that business recovery was at risk if the overall region did not pull through.

The Program

As the Gulf Coast trudged through recovery, Shell knew it could play a critical role in the region where 70 percent of its U.S. oil and gas production occurs. There was no shortage of worthy causes to support. To ensure that its resources, manpower, and expertise achieve the highest levels of mutual benefit, Shell researched all options, including surveying its own displaced E&P employees, before committing to areas that tied most directly to the company’s overarching principles of respect for people, planet, and profit.

The result is the Coming Home Campaign, a strategic, action-oriented program that began with securing employee safety and meeting their needs and is continuing to represent doing “the right thing for the right reasons.” The multi-million-dollar social investment program focuses its long-term projects on an impressive assortment of high-impact projects that touch the following core areas: security, community rebuilding, art/culture/parks and recreation, education, workforce development, and environmental preservation.

The Impact

Shell is supporting many recovery initiatives in New Orleans through its Coming Home Campaign. Several are highlighted below.

- With more than 60 percent of the police force still separated from their families more than six months after the hurricane, Shell donated $500,000 to the New Orleans Police and Justice Foundation to address the housing needs of first responders.

- After Katrina, New Orleans lost an estimated $15.7 million a day in tourism. A cultural cornerstone, the New Orleans Jazz & Heritage Festival faced steep obstacles in 2006. Shell became the first-ever Presenting Sponsor of the event, giving the organizers the foundation they needed to allow the 2006 and 2007 festivals to go on. The 2006 Jazz Fest was so successful — with 4,000 musicians, more than 250,000 attendees, and $250 million in economic activity — that Shell committed to being the Presenting Sponsor through 2010.
• When St. Bernard and Plaquemines parishes faced the loss of federal government camps that housed and fed 40,000 volunteers who came to help the region recover, Shell provided a total of $260,000 for permanent volunteer housing in these two parishes.

• The Louisiana coast is home to three of the 10 largest U.S. fishing docks. The shortage of ice and ice-making capacity was the single most significant obstacle to restart operations. Shell worked with the Louisiana State University (LSU) Extension Service and the Louisiana Wildlife & Fisheries Foundation to facilitate the donation of icehouses to serve Cameron Parish (SW Louisiana) and St. Bernard, Plaquemines, Orleans, and St. Tammany Parishes (SE Louisiana). The $500,000 donation enabled the purchase, delivery, and installation of three 20-ton ice machines and ice storage bins.

• With a contribution of $1 million, Shell enabled construction to proceed on Louisiana ArtWorks, a 93,000-square-foot workspace and marketplace for artists and a destination for cultural tourism.

• To help its employees make an impact by supporting the entities, structures, and institutions that matter to them most, Shell developed the Employee Ambassador Grant Program. One-time grants of up to $1,000 per employee helped support rebuilding and recovery efforts in an employee’s community, focusing on such projects as daycares, churches, schools, libraries, small businesses, neighborhood community centers, gardens, parks, playgrounds, and more. In all, Shell employees led 71 different projects.

The Difference

The esprit de corps in New Orleans resulting from the Coming Home Campaign has benefited residents and Shell employees alike. Said one employee, “In 32 years with Shell, this was my proudest moment. This was just another excellent example of Shell demonstrating solid commitment to people in the aftermath of Hurricane Katrina — both to the people of Shell and the people of south Louisiana.”

The Lessons Learned

We quickly realized our business could not recover until our employees were well on the road to recovery. We knew we had to make clear decisions, communicate information through all mediums, and help the city and surrounding area’s recovery to be a beacon of hope for our returning employees. We also learned that our employees were not satisfied to sit back and watch Shell donate money alone — they demonstrated a hands-on commitment to the recovery.

Why Shell Is Involved

Enabling Shell Exploration & Production to resume operations was critical to the delivery of Shell’s regional business plan. Business recovery, employee recovery, and regional recovery were irrevocably connected. While the damage wrought by the hurricanes presented operational challenges, it also brought an unprecedented opportunity for leadership.
Partners: North Carolina Baptist Builders; United Way of Pierce County, Washington

In the aftermath of hurricanes Katrina and Rita, Weyerhaeuser Company’s comprehensive and coordinated disaster response effort demonstrated the company’s commitment to the communities where its employees work and live. The Katrina response centered around three Mississippi communities, Long Beach/Gulfport, McComb, and Magnolia, as well as New Orleans, where retirees suffered damage. More than 500 employees resided in the counties and parishes that were declared disaster areas. The support Weyerhaeuser provided enabled all of the company’s operations in the affected area to be back in operation within two weeks of the hurricane.

The Program

Within days of Hurricane Katrina, Weyerhaeuser engaged senior management to oversee recovery efforts, authorized donations of cash and building materials, and had an experienced disaster coordinator on the ground in coastal Mississippi to assist employees and retirees in loss assessment, managing the maze of disaster relief organizations, and coordinating recovery efforts. As part of its overall response effort, the company also established a Loaned Employee Program, an Adopt-A-Family Program, and an Employee-to-Employee Fund. For its efforts, Weyerhaeuser was presented the 2006 Ron Brown Award for Corporate Leadership.

The Impact

Weyerhaeuser implemented a set of coordinated programs to support employees in hurricane-ravaged communities:

- The Loaned Employee Program covered salaries, travel costs, and up to 60 days of living expenses for employees who participated in rebuilding projects. It also paid the travel and living expenses for retirees and spouses who volunteered. More than 300 volunteers worked throughout the year on 50 homes, putting in approximately 40,000 hours. In addition, the company provided more than $250,000 of in-kind contributions for use in rebuilding homes and other disaster relief efforts.

- To support employees and retirees affected by the disaster, the Weyerhaeuser Company Foundation reestablished its Adopt-A-Family Program. Initially developed for Hurricane Floyd, this program allowed teams of employees to support an “adopted” family by collecting and donating needed items such as clothes, toys, bedding, and personal items. Weyerhaeuser business groups throughout the U.S. and Canada adopted 40 families. The groups made a one-year commitment to assist their adopted family.
• Employees could also donate to a fund helping employees affected by Katrina (Employee-to-Employee Fund). Weyerhaeuser committed to match employee giving, contributing $100,000 in matching funds. Fill-the-box money receptacles were available at most Weyerhaeuser facilities in the U.S. to provide another convenient way for employees to contribute. In total, Weyerhaeuser donated more than $1 million to disaster response efforts:
  - $500,000 from the Weyerhaeuser Company Foundation to the American Red Cross general relief efforts
  - $231,340 from the Weyerhaeuser Company Foundation to community-based relief efforts
  - $139,000 from the Weyerhaeuser Company Foundation to American Red Cross chapters across the United States for disaster preparedness
  - $25,000 from the Weyerhaeuser Company Foundation to the Baptist Builders
  - $92,000 in employee donations to the American Red Cross for general relief efforts, matched by $100,000 from the Weyerhaeuser Company Foundation

• Weyerhaeuser provided emotional support by extending its Employee Assistance Program benefits to include all members of the employee household impacted by the 2005 hurricanes for as long as necessary. Assistance was available remotely to meet the immediate needs of those impacted before services had resumed in the affected communities.

• Weyerhaeuser dedicated a disaster relief coordinator to manage the overall disaster response. One of the most useful services helped employees navigate through the maze of post-disaster relief agency requirements and processes. The coordinator streamlined the process by working directly with the external relief agencies, closely tracked the status and progress for all affected employees and retirees, and managed the ongoing Loaned Employee Program.

The Difference

Eddie Williams of the North Carolina Baptist Men summed up the company’s effort and effect succinctly: “I don’t know of any other company that has done for its employees what Weyerhaeuser has done. It speaks very, very highly of the company that they are taking care of their employees. I also don’t know of any other company who has done what they have to help the community, especially on the Gulf Coast.”

The Lessons Learned

The success of Weyerhaeuser’s work is evident in the lives it restored. To help other companies learn from Weyerhaeuser’s experience, the company has created “Rebuilding a Community—an Employer’s Guide to Assisting Employees,” a guide detailing steps to create and implement a disaster relief program. The guide is available at a variety of online sources, including www.weyerhaeuser.com/katrina.

Why Weyerhaeuser Is Involved

Weyerhaeuser is committed to making the communities where it operates better places to work and live. The company was able to get its impacted operations quickly restored and make a difference in the lives of its employees and in the organizations serving the community. Weyerhaeuser is also committed to sharing its lessons learned with other companies and organizations through its “Rebuilding a Community” guide.
Despite being in a pile of rubble, this coconut in Thailand was able to grow a sprout.
What
The Sumatra-Andaman Earthquake, also known as the Southeast Asia tsunami, happened on December 26, 2004, and was an undersea earthquake that sparked several catastrophic tsunamis. The earthquake’s magnitude has been measured between 9.0 and 9.3, the second largest earthquake ever recorded on a seismograph. The earthquake also broke the record for largest fault duration, lasting almost 10 minutes.

Where
Though the brunt of the destruction was focused in Southeast Asia, specifically Thailand, Sri Lanka, Indonesia, and India, the earthquake triggered other earthquakes reaching as far as Alaska. It was so powerful that the entire Earth vibrated up to half an inch.

Who
229,866 people were lost, including 186,983 dead and 42,883 missing. This does not account for the 400 to 600 people who are believed to have died in Myanmar.

How Much
600,000 jobs were lost just in Indonesia and Sri Lanka. The funding necessary for reconstruction in Indonesia alone is estimated to be $6.4 billion. The earthquake and tsunami struck so many countries that it is difficult to accurately assess total economic damage.
Partners: Government of Indonesia, Government of Aceh, Rehabilitation and Reconstruction Agency for Aceh and Nias, U.S. Agency for International Development (USAID), American and Indonesian Red Cross, Swiss Contact, Mercy Corps, Family Care Foundation, JHPIEGO, and a variety of other community organizations in the region.

The Program
The Chevron Aceh Recovery Initiative (CARI) was created to assist in the rapid recovery and reconstruction of areas of Indonesia devastated by the 2004 tsunami. Chevron contributed approximately $15 million to support Indonesia’s immediate disaster relief and long-term recovery efforts. The company’s funding for long-term recovery is being spent over four years (2005–2008) and will leverage private-public partnerships to support education and vocational training, local capacity building, and micro-enterprise development. These programs have been developed in alignment with the Indonesian government’s blueprint for reconstruction and rehabilitation.

The Impact
- Education — Chevron assists in advancing opportunities for polytechnic education and skills training. In partnership with USAID, Chevron provided workforce training to 350 students at Politeknik Caltex Riau (PCR). Chevron also offered 20 full scholarships to qualified Acehnese and Nias students to undertake a three-year bachelor’s degree program at PCR.

In April 2007, Chevron announced plans to develop a polytechnic institution in Aceh in partnership with the government of Aceh, the Rehabilitation and Reconstruction Agency for Aceh and Nias, and USAID. The school is expected to open in 2008 and will provide vocational training in fields such as information technology, electronics telecommunication, and business accountancy.

- Micro-Enterprise — With recovery efforts now focused on revitalization and development programs, Chevron and its national and international partners are sponsoring a number of small business/micro-enterprise projects to spur entrepreneurial efforts, reinvigorate small business and create new sustainable livelihood opportunities in Aceh.

To continue to support the development of graduates from the PCR workforce training program and other entrepreneurs in Aceh, the Business Start-Up (BUET) Project offers assistance with the development of sound business ideas, motivational training, on-the-job training, the provision of start-up capital, and intensive mentoring during the preparation and start-up phase. The intent is to create employment for 800 people.

Chevron’s two-year Aceh Barat Business Recovery program with Mercy Corps assists micro and small entrepreneurs in gaining access to financial and professional services to restart, manage, and/or expand their businesses. The program plans to help financial institutions make approximately 500 loans in targeted areas, facilitate more than 150 loans directly.
through guarantees, provide business development services for more than 300 micro and small entrepreneurs. The program also provides links for 30 or more communities to sustainable financial and business development services.

• Capacity Building — Chevron has provided assistance in human capacity building so that community organizations can take ownership of the reconstruction process. Activities have included providing Indonesian Red Cross Aceh branches and medical staff with essential equipment and training, and financing a two-year initiative to provide six communities with leadership and governance training in civil society organization (CSO) formation, as well as village leadership and vocational training.

Chevron has also expanded a program to offer health and delivery services training for midwives in Aceh, and has partnered with the Indonesia Heritage Foundation to open 30 new preschools. Chevron’s support of Family Care Indonesia (FCI) enabled FCI to expand its mobile clinic operation to more than 1,500 tsunami victims in and around Banda Aceh from one day a week to four-to-seven days a week, as well as establish a 24-hour permanent clinic in one of the Lhoong villages.

Chevron engaged national and international NGOs to execute CARI programs. Engagement of international NGOs helped to build capacity of the local NGOs and community based organizations.

The Difference

Irwandi Yusuf, governor of Nanggroe Aceh Darussalam, said, “I applaud Chevron and USAID for their commitment to developing the capacity of the Acehnese people in the reconstruction process.”

The Lessons Learned

Delivering timely short-term aid is critical in a disaster of this magnitude, but to have a sustainable impact, longer-term assistance is required. To be effective, it must be responsive to the needs of communities and founded in values of partnership and collaboration. This approach is enabling Chevron to deliver human and institutional capacity-building building programs that are designed to support economic growth for years to come.

Why Chevron Is Involved

Though Chevron does not have operations in Aceh, it is a major contributor to the Indonesian economy and has operated in Indonesia for more than 80 years. More than 7,000 people work for Chevron in Indonesia, and the company has more than 30,000 business partner employees. Chevron strives to be a partner of choice and is committed to improve the lives of communities wherever it operates.
The Coca-Cola Company
Restoring Water and Sanitation in Tsunami-Affected Communities

Partners: United Nations Foundation, United Nations Development Programme (UNDP)

In response to the tsunami, The Coca-Cola Company, its bottling partners, and its employees have been providing sustained support to local, national, and international tsunami recovery efforts in impacted countries.

To date, the Coca-Cola system — comprising The Coca-Cola Company and its bottling partners — have donated cash and employee support, valued at more than $20 million, to tsunami relief, recovery, and long-term reconstruction efforts. Immediate relief contributions included delivery of bottled water, food, blankets, and medical kits, as well as employee volunteerism and clean-water donations for victims and relief workers. Longer-term, Coca-Cola also has partnered with nongovernmental organizations (NGOs), governments, and community partners to address psychological and educational support for children, economic rehabilitation, infrastructural restoration and construction, and coastal sustainability. Coca-Cola’s efforts to address long-term water and sanitation needs in partnership with the UN are detailed here.

The Program


The Coca-Cola Company and the UN Foundation provided $2.1 million, including $50,000 in contributions from Coca-Cola employees and affiliates. The Coca-Cola Foundation Indonesia provided $300,000 in parallel funding to support a team of professional hydrogeologists to survey and map freshwater supplies in the northeastern tip of Aceh.

The company also “loaned” one of its Asia-based managers to the UNDP Regional Center in Bangkok for one year on a full-time basis to help build and manage these partnership efforts across the region.

The projects are aligned with government priorities and local community needs and build upon ongoing UN tsunami recovery efforts in each country. They support the goal and approach of “building back better” and the activities are designed and implemented in close partnership with local authorities and community leaders to ensure local relevance, ownership, and sustainability.

The Impact

In the south of Thailand, the project is helping tsunami-affected communities on Lanta Island with a series of initiatives to ease water shortage problems. In the fishing community of Sanga-U, for example, 10 check dams have been built along the 2-km village stream to collect and retain rainwater for use in more than 100 households.
In Sri Lanka, the project is reaching two badly hit areas of the country — Kattankudi in the east and Kalupe in the south — providing improved access to water and sanitation as well as building greater community awareness on water, sanitation, and hygiene issues.

The project in Indonesia provided the government with comprehensive hydrogeological data and mapping on freshwater resources in the Pidie and Sigli districts of Aceh. Building on these data, the project is now providing safe and regular water supply and sanitation facilities to more than 7,000 villagers in this region of the country.

On the isolated island of Dhambidhoo in the Maldives, meanwhile, the project is installing a sustainable sanitation system for all of the island residents, preventing further sewage-based pollution of the precious groundwater and local marine environment.

The Difference
Bakhtiar, a fishpond farmer and the village secretary in Rawa Gampong, Indonesia, said, “Without a water connection, we have to walk 1–1.5 km to get one jerry can of water. That’s why the villagers are very enthusiastic and willing to work together on this project. There were several attempts on digging a bore hole and the result was no fresh water. If our people can enjoy clean water, we can prevent a lot of disease.”

The Lessons Learned
The Coca-Cola system is not a social service agency or an NGO, but the issues those organizations directly address have everything to do with creating prosperous and sustainable communities — and therefore, the health of the system’s business. The most effective way Coca-Cola has found to address the needs of the communities it serves is through the commitment of its staff and resources in genuine partnerships around shared goals.

Why Coca-Cola Is Involved
The Coca-Cola system was directly impacted, from both a human (personal) and business perspective, by the tsunami and Coca-Cola pledged to stay the course for the long haul in tsunami recovery efforts. Coca-Cola realizes that healthy, stable, and resilient communities are prosperous communities. Social value goes hand-in-hand with economic value, and they are both indispensable.
Lights beaming to the sky in Manhattan commemorated the 5th anniversary of the September 11, 2001 terrorist attacks.
What
On the morning of September 11, 2001, 19 Islamist extremists hijacked four commercial airliners in the most horrific terrorist attack on the United States to date.

Where
- American Airlines Flight 11 crashed into the northern side of the North Tower of the World Trade Center in lower Manhattan at 8:46 a.m. EST.
- United Airlines Flight 175 crashed into the South Tower at 9:02 a.m. EST.
- American Airlines Flight 77 crashed into the Pentagon in Arlington, Va., at 9:37 a.m. EST.
- United Airlines Flight 93 crashed in a field in Shanksville, Pa., about 150 miles northwest of Washington, D.C., at 10:03 a.m. EST. The plane was brought down by passengers contesting the hijackers for control of the airliner.

Who
A total of 2,974 people died in the 9/11 attacks, not including the hijackers.
- 2,603 in New York City in the towers and on the ground
- 246 on the four planes
- 125 at the Pentagon

How Much
More than 30% of lower Manhattan office space was destroyed. Coupled with utility outages and lost jobs, the economic blow was comparable to the physical.
- The New York Stock Exchange closed for six days, the longest closure in history since the Great Depression.
- Damage to communications infrastructure made it impossible for firms, markets, and customers to contact one another.
- Upon the stock market’s reopening, the Dow Jones Industrial Average (DJIA) fell 684 points (or 7.1%), the largest one-day drop in its history.
- By the end of that week, DJIA had fallen a total of 1369.7 points (14.3%), the largest one-week drop in history.
- U.S. stocks lost $1.2 trillion in value that week.
Partners: A variety of national and local community-based and economic development organizations primarily in Manhattan and Virginia.

Following any significant disaster, people are searching for answers. Small businesses struggle to reopen and are faced with a maze of requirements and information. Individuals worry about the very basics of survival, such as shelter and paying the bills. Communities have to consider issues ranging from infrastructure redevelopment to their image as a safe place for residents and visitors to return to.

JPMorgan Chase created and implemented a disaster recovery program following the 9/11 attacks that helped individuals and small businesses find the answers they sought. The program laid a solid foundation for the complex redevelopment challenges facing the affected areas.

The Program

JPMorgan Chase quickly mobilized its resources and capital to address the needs of communities impacted by the attacks. It created a multi-platform response plan that combined the vast financial expertise and business acumen of its employees with a generous philanthropic package.

Much of JPMorgan Chase’s effort looked beyond the initial disaster response activities and focused on strengthening the ability of small businesses to weather the storm and return and reopen in a vibrant and productive manner. The company invested grant dollars in redevelopment programs aimed at restoring — and in many cases improving — key infrastructure and community programming.

Small Businesses

Recognizing the importance of small businesses to New York City’s economy, JPMorgan Chase acted quickly to help accelerate the city’s recovery.

By September 12, the company made a commitment to help small businesses deal with the repercussions that unfold in the critical months following a disaster, when it is often determined whether a company will recover. JPMorgan Chase offered expedited emergency credit-line increases, extended maturity dates on open revolving credit lines, offered a skip-payment option, waived late fees, and suspended collection calls on past-due and delinquent payments.

JPMorgan Chase’s Small Business Financial Services team also created a Small Business Recovery Center just two blocks from Ground Zero. The center provided emergency bridge loans, assistance in completing insurance claims, financial record restoration, personal financial management recovery, and assistance with applying for aid from FEMA and the Small Business Administration.
JPMorgan Chase also assumed a leadership role in structuring and administering the Recovery Bridge Loan Program, a multi-bank and public agency effort built on the Capital Access Program that provided emergency financing until SBA financing could be put into place.

Philanthropy
JPMorgan Chase was among the many companies contributing to 9/11 recovery with donations beyond their regular philanthropic budget. The $10 million commitment, as well as an additional $2.7 million contributed by employees and retirees, was awarded to a wide variety of organizations, not only in New York, but also in support of the affected families and communities in Virginia and Pennsylvania. The grants focused primarily on redevelopment activities as well as issues including education, human welfare, and the arts.

The Impact
JPMorgan Chase’s efforts were felt from New York to Texas — reflecting a positive response to the company’s unique blend of leveraging expertise and providing funds to ameliorate some of the disaster’s many impacts.

Among the many positive results achieved are:

- The Small Business Recovery Center responded to 7,223 customers and prospects seeking assistance. The center booked $4.4 million in loans.
- The company organized, co-sponsored, and marketed a “Back to Business” forum at New York University. More than 300 businesses attended and learned more about available disaster recovery services.
- 1,133 bridge loans were approved, valued at $56,370,862.
- The company provided a $500,000 grant to Acción of New York to help capitalize the American Dream Fund, which provided loans to small and micro-business owners directly affected by the attack.
- JPMorgan Chase made a grant of $500,000 to the Civic Capital Corporation to increase funding to the Financial Recovery Fund, which provided recoverable grants ranging from $25 million to $250 million to businesses in lower Manhattan.

The Lessons Learned
JPMorgan Chase’s efforts demonstrate that long-term recovery begins in the immediate aftermath of a disaster. Providing small business with access to information and cash is a critical role in helping ravaged communities take the important first steps to recovery.

Combining business expertise with an aggressive philanthropic strategy proved to be a successful approach. The efforts provided a sound platform for expanding JPMorgan Chase’s role following hurricanes Katrina, Rita, and Wilma.

Why JPMorgan Chase Is Involved
JPMorgan Chase is committed to building vibrant communities, preserving our environment, and promoting an inclusive culture that benefits our shareholders, customers, employees, neighbors, and future generations. Corporate citizenship is fundamental to our success as a firm.
Lessons Learned

One of the best ways to ensure that we are able to better prepare for, respond to, and recover from future catastrophic events is to learn from the experiences of the people and organizations that have weathered past disasters.

The companies and chamber in the preceding section offered insight on their impressive initiatives to facilitate the recovery of their employees and communities. This next section provides a glimpse at how surviving major disasters forces organizations to reflect on and commit to improving their roles in the disaster response process.

The Manhattan Chamber of Commerce, Office Depot, and UPS have all played significant roles in disaster response and recovery in recent years. Their lessons learned are presented here.
The circumstances of many of our country’s disasters are very different but also very much the same: loss of lives, loss of homes, and loss of jobs.

In addition to what affects us all beyond the horrible loss of lives and property is the complete, catastrophic effect on the small-business community. Depression, confusion, and utter chaos face every business owner in the wake of a disaster — they are the really underserved and under-recognized population.

I say this because business owners not only have their own homes, families, and personal losses to deal with. They also face the added burdens of their businesses, employees, and employees’ families.

This fact often goes unnoticed.

Chambers play an important leadership role in helping to keep the spirit alive and hope in the forefront for the small-business owners — especially in the first few days and into the first year after such an event.

We learned this post 9/11. With support from the U.S. Chamber reaching out across the country, other chambers came to our rescue in the way of donations of one-year memberships in the Manhattan Chamber.

We began a “Small Business Grant Fund” and within the first five months after 9/11, we gave out more than $150,000 to local businesses. I and various other chamber and board members went to the businesses in lower Manhattan to hand them checks and talk with them about their issues.

This personal contact with us was one of the most important initiatives for these business owners. They appreciated the grants to help pay a bill or go toward payroll or rent, but it was the hands-on caring that most of the business owners really needed. We kept in touch with many of them during the first year, but a good many of them couldn’t survive and eventually went out of business.

Our city, state, and federal governments and the business community also undertook several important initiatives to support and rebuild. One of the most important was the one that kept the communication lines open — the most critical need of communities after a disaster strikes.
Our chamber, along with the NYC Better Business Bureau, FEMA, American Red Cross, libraries, universities, and city and state representatives, pulled together a 9/11 Small Business Council made up of about 40 different organizations. After 9/11 several neighborhood community-business nonprofits were established and they too were included in this Council.

We developed a group e-mail list and met every two weeks, sharing all of our experiences, successes, and challenges and taking it back to our respective members, neighbors, and business owners. We met with local legislators, keeping them abreast of what was going on at the ground level so that they could communicate to their city councils, state assemblies, and congressional and other leaders. And, we kept on top of the legislators, letting them know the pitfalls of many of the programs and lobbying to get more funding.

We held panel discussions and open forums, always including media, and made sure that all of the information regarding grants, loans, program applications, etc. was accessible to our constituents. By keeping everyone in the loop through all the local organizations — both government and nonprofits — we helped to keep the dialogue open and cut down the confusion, making sure that everyone knew of all the programs to help them, where to go to apply, and what was and was not working.

One of the other components to taking a leadership role is constant vigilance in holding all government agencies accountable for their actions. As you may have heard, even today, six years later, we are finding that monies earmarked for businesses in lower Manhattan went to businesses in Ohio and to companies in other states that were in no way directly affected by 9/11.

In the process of mass chaos, there has to be a voice of reason, and it is the chamber. Our legislators must hold all agencies responsible for grants and loans, and the business community has to keep pressing them to see funding distribution reports. It’s our job to keep the media pressure on the agencies and funders, as well.

After one year, when many of the grants had been set, public and private monies distributed, and thousands of SBA loan application submitted, many of the groups started to fraction off and pursue their own community needs.

"By keeping everyone in the loop through all the local organizations — both government and nonprofits — we helped to keep the dialogue open and cut down the confusion, making sure that everyone knew of all the programs to help them."

You only have one year to keep your communication lines open before this breakdown starts to happen. Infighting and “my neighborhood needs it more than yours” will occur (maybe even before a year’s time), and you lose your ability to be an efficient group. Or perhaps you will be lucky and your bond will continue.

But whatever the case, chambers must take advantage of those first few days to channel all organizations into one, to support your community, and to be the conduit that keeps information flowing directly to your business owners and back up to the legislators.
Disaster Relief and Recovery—
Taking the Longer View

By Mary Wong
President, Office Depot Foundation

Office Depot is certainly no stranger when it comes to preparing for and dealing with hurricanes. In 2005 alone, Office Depot weathered four major hurricanes at our global headquarters in Delray Beach, Florida.

Although Office Depot was well-prepared for what took place, there were still lessons to be learned. This is true not only within our organization, but broadly throughout the business community. And so, in the aftermath of the 2004 and 2005 hurricane seasons and the relative calm of 2006, Office Depot and the independent, nonprofit Office Depot Foundation have been eager to play a proactive role in raising consciousness about all aspects of disaster relief and recovery.

Lest anyone get the wrong idea, this article is not meant to be self-congratulatory. Its intention is to inspire others to take a close look at their own experiences with disasters — and to revisit their strategies for the future. Indeed, the best time to plan for what might happen is before something does happen.

This approach applies not only to disaster preparedness, but also to what we might call “recovery preparedness.” In other words, we do not just need to have detailed checklists for what to do before, during, and immediately after a disaster. We also must have clear expectations and carefully planned scenarios regarding how we wish to respond a week, a month, or a year later.

We also must have clear expectations and carefully planned scenarios regarding how we wish to respond a week, or a month, or a year later.

One of the keys to long-term thinking and planning, of course, is collaboration. We recognize that corporations and foundations cannot give unlimited dollars — and we cannot do it alone.
We have to remember that our relief and recovery strategies and our business continuity plans cannot cover just one or two weeks. Potentially, the work will go on for years.

Collaboration does not happen in a vacuum, of course. One of the reasons that the Business Civic Leadership Center’s emphasis on disaster relief and recovery is so valuable — and why the Office Depot Foundation supports these efforts so enthusiastically — is because of its success in bringing various players to the table to address the issue.

Comparable initiatives have sprung up at all levels of the public and private sector; in 2007 alone, the Office Depot Foundation has been invited to participate in programs facilitated by the White House Office of Faith-Based and Community Initiatives, the Department of Homeland Security, the USA Freedom Corps, and the Governor of the State of Florida. We are eager to engage in these conversations. As our network of contacts expands, so too do our opportunities for collaboration.

This opening of doors is to be applauded. As the government, the private sector, and the nonprofit community work together more closely, we will be able to establish standards and best practices for reacting to disasters in the short term — and for moving forward rapidly with the long-term recovery and rebuilding efforts.

What are the business community’s key takeaways from our experiences with the hurricanes and other disasters that we have faced in the past several years? Planning, collaboration, and education. We have to remember that our relief and recovery strategies and our business continuity plans cannot cover just one or two weeks. Potentially, the work will go on for years. Furthermore, we have an obligation to share what we learn with others.

To better share our lessons learned and to educate the small business community on the importance of disaster preparation, Office Depot also developed a guide, “Expecting the Unexpected: Disaster Preparedness Strategies for Small Business,” which is available at www.officedepot.com/getprepared.

We live in a compassionate country, and thank goodness for that. Yet we must balance compassion with logic. It is critical, therefore, that we educate and provide resources for relief efforts as well as the needed rebuilding down the road.
Following the devastating events of September 11, 2001, hurricanes Katrina and Rita, and the Southeast Asian tsunami, UPS has been engaged as a key partner in responding to disasters around the world. Today, the company is perceived as a leading “first responder” — carrying with that the high expectations of disaster response organizations, government agencies, and the community at large.

Building on the company’s long-held philosophy of “constructive dissatisfaction,” UPS has embarked on an enterprise-wide evaluation of its disaster response planning, execution models, and desired results. Its goal is the more effective use of UPS assets — financial, human, and knowledge — during disaster response, generating greater impact on relief activities in the affected areas.

The scope of UPS’ evaluation includes both its internal program for assisting employees impacted by disaster as well as its external global partnerships and programming.

Priority one is the safety and well being of any employee and his or her family suffering from the impact of a disaster. There are two financial processes available to assist UPS employees. The first is the UPS Disaster Relief Fund, created in the aftermath of Hurricane Katrina. It is designed to provide cash donations made by UPS employees and the company to assist those UPSers impacted by a disaster. The second is a program offering zero-interest loans to affected employees. Both of these internal programs are being standardized and incorporated into the operating procedures of business units across the company.

The impetus behind the community portion of the company’s evaluation is to improve UPS’ effectiveness in providing communities with a disaster response program that encompasses preparation, response, and rebuilding. From in-kind access to UPS’ global transportation and logistics services to the potential volunteer impact of a workforce in excess of 420,000 to its strategic investment of philanthropic dollars — all aspects of the company’s disaster relief programming are being reviewed with the goal of creating a comprehensive, standardized approach yielding greater impact more efficiently.
While most of the evaluation process has been completed, many of the changes have yet to be tested in a live disaster response scenario. The following is an example of some of the key steps UPS is taking:

**In-kind**

To address the process for accepting in-kind donations during disaster recovery, UPS has announced a 2-year, $2 million grant (a combination of cash and in-kind services) to the AidMatrix Foundation. This is a key step in providing the relief community and UPS with real-time visibility into the most urgent, qualified relief offers in an affected area.

**Knowledge transfer**

UPS is providing a loaned-executive to FEMA to lend insight and best practices in support of FEMA’s efforts to optimize its logistical response capabilities for disaster operations. UPS will lend an executive with a minimum of 10 years experience in supply chain, logistics, and warehousing to FEMA on a nine-month assignment.

UPS is also expanding its long-term relationship with CARE by providing not only financial support but supply chain and logistics consulting to enhance CARE’s emergency response capabilities in the future.

Through an initiative managed by the World Economic Forum, UPS has joined other leading transportation and logistics companies in developing a cooperative approach to global disaster response. Leveraging their collective expertise, representatives from participating companies will be activated to serve on an emergency response team focusing on warehousing and transportation issues in an affected area.

**Philanthropy**

The UPS Foundation has formalized its targeted grant-making to organizations with significant roles in disaster management by making investments in disaster relief a line item in its funding budget. Two of the more recent examples include a $200,000 grant to National Voluntary Organizations Active in Disasters (NVOAD) that helps build capacity and infrastructure in these organizations to receive, deploy, and manage volunteers effectively during disaster relief situations, and a $75,000 grant to the National Organization on Disability to support outreach and education to both the disabled community and emergency management officials on the unique disaster preparedness needs of the disabled.

This entire evaluation of processes and structure was fueled by the experiences of UPS staff active in disaster response since 9/11. Given the size and scope of UPS operations, the type of expertise the company possesses, and the ongoing need to provide more effective and efficient disaster response activities, the company’s programming will continue to evolve.

UPS recognizes that man-made and natural disasters can have a traumatic impact on the lives of its employees, neighbors, business partners, and customers. Although the timing of these events is most often random and unpredictable, UPS is committed to being prepared to respond as soon as possible and in the most appropriate manner.
The question is not if there will be future disasters, but when, and whether we will have set up systems to prepare for and mitigate their effects better than in the past.

The following recommendations are an outgrowth of the Business Civic Leadership Center’s 2007 disaster coordination workshop, and also a reflection of recommendations made by various companies and chambers in disaster impact areas.

**For Business Owners**
- Develop and practice your disaster response plans.
- Engage with local community response plans — they affect your business too.
- Build up relationships with key response players — your local emergency manager, your local Red Cross chapter, and national groups like BCLC.

**For Business Disaster Assistance Contributors**
- Differentiate between your pledges and commitments.
- Prepare and practice your employee assistance program.
- Allocate a quarter of your disaster aid budget to preparedness, a quarter to relief activities, a quarter to response, and a quarter to “curve balls” — because every disaster is different and will present unique challenges.

**For Policymakers**
- Revise the National Response Plan to strengthen its focus on community resilience and economic recovery — the two objectives mutually reinforce each other. ESF #14 (Long-term Community Recovery) is a start; continue to reassess the NRP and make adjustments as necessary based on lessons learned.
- Establish benchmarks for returning to pre-impact quality of life and economic activity levels. Hold relevant authorities accountable.
- Revise the Stafford Act and emergency supplemental appropriations procedures to enable reprogramming of funds when needed.
- Create virtual support systems for local officials.
- Benchmark the Terrorism Risk Insurance Act, mega-catastrophe fund proposals in the U.S. and overseas, and other mechanisms that have been used to stabilize insurance after disasters.
Recommendations for the Future

• Explore ways to accelerate the flow of essential goods and services to impacted areas.

• Support the creation of a National Reconstruction Foundation and enable it to receive tax-deductible funding in order to stabilize local demand and strengthen impact-area purchasing power after disasters.

• Strengthen and accelerate the debris removal and cleanup process by setting performance benchmarks and incentives tied to rapidity.

• Set performance benchmarks tied to rapidity for the revision and publication of post-impact flood plain maps.

• Allocate sufficient funds for schools, hospitals, levees, bridges, tunnels, ports, airports, jobs, business financing, and all of the other factors that would increase the sense of safety and reduced risk for returning residents and give them a reason to return to their homes.

• Set aside support for intermediary organizations like small business development centers, local chambers of commerce, regional planning organizations, and other entities that can expedite recovery planning and implementation and can raise awareness about the job and investment opportunities in the impact area.

For Local Officials

• Develop mutual assistance agreements with neighboring cities and localities to address evacuation contingencies.

• Develop mutual assistance agreements with sister cities around the country to provide moral support in case of a disaster.

• Work with federal authorities to create a badging and credentialing system to provide access to important recovery sites for businesses and volunteer organizations active in disaster response.

What to Do Right Now

• Begin a nationwide campaign to encourage residents to gain clear title to their homes.

• Encourage everyone to contact their local Citizen Corps Council and go on-line to ready.gov to learn how to take responsibility for being prepared for a disaster.

• Encourage everyone to know their role in case of an emergency and, in the unlikely event they are asked to evacuate, to know where their evacuation destination and contingency destination will be.

“Go on-line to ready.gov to learn how to take responsibility for being prepared for a disaster.”
Additional Resources for Long-term Recovery

American Red Cross
In addition to disaster relief in the United States, the American Red Cross offers services in five other areas: community services that help the needy; support and comfort for military members and their families; the collection, processing, and distribution of lifesaving blood and blood products; educational programs that promote health and safety; and international relief and development programs.

www.redcross.org

Center for International Disaster Information
Increases public awareness of the issues of appropriate donations and volunteer practice in order to reduce the burden they cause for relief organizations, host governments, and disaster victims and lessen the frustration experienced by the public donor community.

www.cidi.org

Communities Foundation of Texas
Takes on some of the region’s more challenging needs by understanding our donors’ charitable intent and connecting them with organizations making a positive difference. Now one of the largest community foundations in the nation in terms of assets, gifts received, and grants awarded.

www.cftexas.org

Disaster Research Center, University of Delaware
Conducts field and survey research on group, organizational, and community preparation for, response to, and recovery from natural and technological disasters and other community-wide crises.

www.udel.edu/DRC

Foundation for the Mid South
A regional development foundation that strives to nurture families and children, improve schools, and build the economy for all people in Arkansas, Louisiana, and Mississippi.

www.fndmidsouth.org

Habitat for Humanity
Works during disaster and non-disaster times to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action.

www.habitat.org

Hands On Network
Brings people together to strengthen communities through meaningful volunteer action, helping to organize long-term rebuilding efforts in areas affected by disasters.

www.handsonnetwork.org/hurricane-relief
Institute for Business & Home Safety
Seeks to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance, and preparation practices.

www.ibhs.org

Insurance Information Institute
Seeks to improve public understanding of insurance — what it does and how it works.

www.iii.org

InterAction
With more than 160 members operating in every developing country, InterAction work to overcome poverty, exclusion, and suffering by advancing social justice and basic dignity for all.

www.interaction.org/disaster

International Economic Development Council
Provides leadership and excellence in economic development for communities, members, and partners.

www.iedconline.org

International Profit Associates
Provides information and assistance that helps small businesses recover and restart after a catastrophic event.

www.business-disaster-recovery.com

Lessons Learned Information Sharing
Facilitates the sharing of knowledge to enhance the nation’s ability to prepare for and respond to terrorism, natural disasters, and other incidents.

www.llis.gov

Louisiana Association of Nonprofit Organizations
A statewide network of nonprofits, foundations, and individuals representing nearly 1,000 members with the mission to strengthen, promote, and build the capacity of Louisiana’s nonprofit sector.

www.lano.org

Louisiana Recovery Authority
Working in collaboration with local, state, and federal agencies, addresses short-term recovery needs while simultaneously guiding the long-term planning process.

www.lra.louisiana.gov

National Voluntary Organizations Active in Disasters (NVOAD)
Brings national voluntary organizations active in disaster together to foster more effective service to people affected by disaster.

www.nvoad.org
Additional Resources for Long-term Recovery

Natural Hazards Center, University of Colorado at Boulder
Strengthens communication among researchers and the individuals, organizations, and agencies concerned with reducing damages caused by disasters.
www.colorado.edu/hazards

Opportunity Finance Network
A network of private financial intermediaries identifying and investing in opportunities to benefit low-income and low-wealth people in the U.S.
www.opportunityfinance.net

Rehabilitation and Reconstruction Agency for Aceh and Nias
The coordinating agency for rebuilding the Aceh and Nias societies with a focus on: rebuilding for both the individual and for the community, rebuilding the physical and institutional infrastructure, rebuilding the economy in order that businesses can return to normal, and rebuilding the government as a facility to serve the people.
www.e-aceh-nias.org

Salvation Army
Salvation Army disaster response teams, coordinated and directed by commissioned officers and trained personnel, supported by volunteers, are “on call” to serve at all disasters and civil disorders which place a community or its populace at risk or which may disrupt or destroy family security and well-being.
www.salvationarmyusa.org

UN International Strategy for Disaster Reduction
Aims to build disaster resilient communities by promoting increased awareness of the importance of disaster reduction as an integral component of sustainable development, with the goal of reducing human, social, economic, and environmental losses due to natural hazards and related technological and environmental disasters.
www.unisdr.org

U.S. Agency for International Development
Mission is to extend a helping hand to those people overseas struggling to make a better life, recover from a disaster, or live in a free and democratic country.
www.usaid.gov

U.S. Geological Survey
Natural Hazards Gateway
Provides scientific information to describe and understand the Earth; minimize loss of life and property from natural disasters; manage water, biological, energy, and mineral resources; and enhance and protect our quality of life.
www.usgs.gov/hazards

U.S. Small Business Administration
Mission is to aid, counsel, assist, and protect the interests of small business concerns, to preserve free competitive enterprise, and to maintain and strengthen the overall economy of our nation.
www.sba.gov
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