A Guide to Helping Friends and Neighbors Recover and Rebuild After a Major Disaster

From Chaos to Community

2ND EDITION

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...with contributions from scores of intelligent, caring individuals who know of what they speak because they have lived disasters close up.

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Foreword

TERESA MANLEY, now the co-director of a coalition serving disaster survivors in California's San Diego County, realized something important shortly after wildfires swept through her hometown of Julian in October 2003. She kept thinking that a contingent of professionals would swoop in, come to the rescue and organize recovery efforts. As she told San Diego Union Tribune reporter Jeanette Steele in April 2004: "I don't know when it was, but somehow we realized this is it. We are the cavalry. There's nobody else coming."

Government agencies, volunteers, community organizations and insurance companies all play critical roles in disaster relief and recovery, but the work of long-term community recovery and rebuilding ultimately falls to the people who plan to go on living in the place where the disaster struck. From the singular effort of rebuilding a home, to the more complex efforts that help neighborhood residents feel safe and stable again, community recovery and rebuilding depends on people joining together.

This second edition of *From Chaos to Community* builds on a growing body of experience like Teresa's. In fact, Teresa made significant contributions to this book. Along with dozens of other disaster survivors, she's become something of the cavalry herself. Before rescue and relief crews have left the scene of a disaster, Teresa's often on the phone, in her car or on a plane, ready to share what she's learned from hard experience with dazed survivors struggling in post-disaster chaos and confusion to restore the strained and broken bonds of community. She's a good example of a new kind of cavalry, one that knows the path to true recovery and a durable rebuilding travels straight through the hearts and hopes of people who cherish the places where they live.

Once again, I can say for certain that the people whose experience made this book necessary dedicate it to every individual who reaches out with generosity, resources and knowledge to future disaster survivors. Of anyone who uses this book, we ask one thing: When you are whole again, please pay forward a measure of what it's given you. When you're over the grief, frustration and anger of loss and you've put your life and community back on track, make a commitment to help survivors of the next disaster tackle their own challenges. Take your experience, your good fortune and your recollections of how others helped you and give the same caring service to disaster survivors who will need what you know.

Keep in mind, above all else, that communities do recover. Nothing testifies more eloquently to that fact than the stories and collected counsel you'll find in the coming pages.

Paul Vandeventer
President & CEO
Community Partners
September 2009

Introduction

MAJOR DISASTERS — fires, earthquakes, floods, hurricanes, tornadoes — strike communities. It's a reality we face, a trade-off we often make in choosing certain places to live. While regular occurrences are predictable in some disaster-prone places, the frequency and intensity — along with the degree of property damage and loss of life — cannot be forecast. Readiness is the best protection, but even the most prepared community reels in shock when disaster strikes. Eventually, human nature leads people to pick up the pieces and get moving again toward recovery and rebuilding.

Who faces the challenge of long-term recovery?

- People who were injured;
- People whose family members were injured or killed;
- People whose homes were either damaged or totally destroyed;
- People with undamaged homes in damaged areas;
- People living near damaged areas such as burned mountains or hillsides;
- Business owners who lost property, sustained damage or lost customers;
- Civic and other organizations that may have been affected and that may be called upon to devote resources to disaster recovery.

Liz Roll/FEMA

It is not necessary to reinvent the wheel when it comes to figuring out how to approach local organizing efforts that can smooth the path toward recovery and rebuilding. Citizen groups in other communities have come together in the past around their common interest in restoring security, safety, physical infrastructure and a sense of community stability. These groups have been comprised both of people who suffered losses and their neighbors who survived without property loss, but found themselves surrounded by a disaster's effects. Not one of them would say that the process of recovery and rebuilding was easy or brief.

How Long does the long-term recovery and rebuilding process last?

- For any disaster, anywhere from a year to forever;
- For rebuilding, one to three years for most people and neighborhoods no matter what the disaster, unless an area has been rendered uninhabitable;
- For mudslide and debris flow risks to recede after fires, the general rule is that it takes mountains three to five years to achieve 80 percent growth — a return to normal risk levels.

Michael Rieger/FEMA

This booklet draws heavily from the first-hand experiences of survivors who lived through and faced the physical, emotional and social devastation of major disasters. We emphasize the word "survivors" because anyone who has experienced either the immediate threat or actuality of disaster deserves to be called a survivor, not a victim. We also use that term in referring to people who experienced direct property loss or damage, as well as people living in the wider neighborhood or community affected by the disaster. The survivors who contributed to this body of knowledge found themselves driven by circumstances to step up and help themselves and their fellow citizens to recover, rebuild and reclaim a sense of community. They did not wait around hoping for rescue, certainly not for long. They acted. They created survivor-focused, citizen-led recovery and rebuilding groups, which they used as hubs of caring and concern and as springboards for concrete action toward restoring what was lost.

" The paradigm has shifted: when you want to get back to normal, it's up to you and your community."

– Ira Maser, cofounder of Hearts and Lives

Citizen-leaders and engaged, active citizens come from every walk of life and live in every neighborhood. More often than not, they don't run for office or have high public profiles. Rather, they are ordinary folks getting done what needs doing when times are tough. Other people demonstrate amazing qualities of leadership simply by being asked or when someone they trust tells them that their skills and instincts are needed for specific tasks. Successful community recovery and rebuilding after a disaster cannot happen effectively without involved citizens and citizen-leaders.

In the same vein, elected representatives and government officials — unless they hear directly from citizens living in disaster areas — may simply assume they are doing the right thing, but might miss addressing important tasks or respond in unproductive ways. Organized citizens can, do, and sometimes must provide crucial direction, wise input and a critical link to genuine local priorities for their elected and appointed representatives.

We hope this book inspires individuals and citizen groups to act in organized, effective ways to help people in communities hit by disasters to reclaim their future. Beyond inspiration, we hope it provides concrete suggestions and clear steps in moving away from chaos and back to community.

Liz Roll/FEMA

A successful community recovery effort depends on the willingness of every community member to roll up their sleeves and lend a helping hand, as these young volunteers did in Rancho Bernardo, Calif.

Preparing to Organize:

First Things First

LET "EMERGENCY FIRST RESPONDERS" like police, firefighters and aid workers focus on what they do best. They've practiced and trained for the very circumstances facing communities hit by disaster. Some will act brusque and efficient; others will show compassion and caring. All have critical jobs to perform — fighting fires, making rescues, protecting neighborhoods from looters, directing traffic, providing medical aid, handing out food, offering temporary shelter, restoring essential services like water and electricity, and meeting other immediate needs. Let them do it. If you're inclined to volunteer by helping them out, make sure you know what you're getting into and be prepared to take direction. Don't get yourself hurt, killed or make matters worse.

Adam DuBrowa/FEMA

Survivor Wisdom: Get to know your FEMA representative and develop a close partnership.

An organized, citizen-led response to a disaster does not replace the work of the Federal Emergency Management Agency (FEMA), the state office of emergency services (or management), American Red Cross, local police, disaster relief workers, and others. Rather, the services these well-established organizations provide and the organized way in which they perform them can significantly enhance community recovery and rebuilding both immediately and in the long run. But they won't be there forever — and they often leave sooner than anyone expects. So use the time they are in your community to secure all the help they can provide. While they are there, work to establish and cultivate relationships with key first-responder leaders and managers you can tap later on to bring additional, even informal help to your community.

Make certain that the people who need help the most — children, the elderly, the disabled, the poor — get the assistance they need. Some people find themselves reluctant or embarrassed to seek financial and material help from the government, community agencies and other public assistance organizations set up to offer help. Take every opportunity to remind yourself — and other survivors — that the help being offered is simply part of the community safety net funded by public and charitable tax dollars.

A much-quoted line by the famous anthropologist and social observer Margaret Mead offers perhaps the best response to the question of which works better, working alone or working together. She said:

" Never doubt that a small group of thoughtful, committed citizens can change the world." To this Mead added: *"In fact, it is the only thing that ever has."*

It Takes A Village:

Why Working Together Works Best

WORKING IN A DISASTER'S AFTERMATH as part of a survivor-focused, citizen-led recovery and rebuilding group is certainly something Margaret Mead would appreciate. Groups of citizens working together can benefit at many different levels those people and places that need help. Here are just a few ways:

- *Speeding up recovery and rebuilding time as people working together find solutions to common problems that an individual working alone might miss or take longer to see;*
- *Increasing the odds of better – and more positive – overall outcomes for everyone;*
- *Helping neighbors and others become engaged contributors to a larger civic effort even as disaster survivors address their own recovery and rebuilding needs and issues;*
- *Enhancing the possibilities for survivors to envision a future for their community better than it might otherwise have been;*
- *Gathering in one place an array of individual skills and expertise – the natural assets of a community – that can be deployed for everyone's benefit.*
- *Improving the flow of accurate, timely and usable information to all who need it;*

Andrea Booher/FEMA

From sifting through the rubble of a burned out home, as these friends and volunteers are doing in the aftermath of a San Diego County wildfire, to addressing insurance settlements – the benefits of working together are undeniable.

- *Mitigating wrong information and rumors that flourish in the wake of disasters;*
- *Creating opportunities for emotional and social support to survivors as friends, neighbors and community stakeholders collectively address an overwhelming and long-term crisis;*
- *Acknowledging the vulnerability and unpredictability of the situation and working to keep the worst effects of the situation – panic, despair, powerlessness – at bay;*
- *Relieving stress on individuals by sharing with others the burden – and celebrating the triumphs – of recovery and rebuilding.*

- *Streamlining the work of government agencies by grouping tasks and challenges;*
- *Providing elected and other government officials with front-line perspectives on local needs;*
- *Strengthening the effectiveness of community and survivor advocacy efforts with elected and agency officials;*
- *Reducing the overall cost of recovery and rebuilding through shared effort;*
- *Helping everyone come out of the situation as financially whole as possible;*
- *Maximizing the resources that flow to the community from all sources.*

Whether they lost property or not, survivors need not feel alone. They have available a large and growing network of disaster survivors from other communities willing to lend insight, expertise and know-how almost as soon as the immediate effects of the disaster pass. Drawing upon the experiences of people in that network – and reading this guide is a good way to start – will save time, reduce false starts, and secure information from people who care at a critical moment. Survivors who have had time to recover relate to more recent disaster survivors in a special way. They have experienced the chaos and regained a sense of community.

Photo courtesy of CARe

Disaster survivors can turn to a growing network of fellow survivors for understanding and assistance. Lila Hayes (left), who gained first-hand recovery experience when her mother's house burned down, now assists survivors with their insurance needs through an organization called CARe.

From Chaos...To Community:

Seven Essential Steps

SURVIVOR EXPERIENCE shows that the sooner members of a community begin taking the following seven steps, the sooner the whole community will recover, rebuild and re-establish a sense of security, safety and stability. You may feel at first like you're trying to take all seven steps at once, and that's normal. As soon as you get moving, you'll know where to place your priorities. The seven essential steps include:

Step 1 Get Focused

Photo courtesy CARe

Take stock of the immediate circumstances. Are you, your family and neighbors okay? Where have the people in your community gone for shelter? Who's still living in the neighborhood? Who's missing? Who can you think of who would be interested in helping organize and sustain a community response?

Step 2 Get In Touch

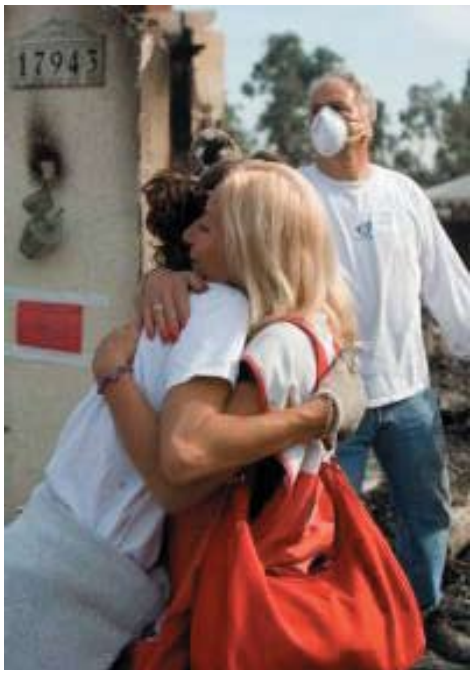

Photo courtesy CARe

People disperse widely in the wake of disasters. Some go to shelters, some move in with friends or family, some find rental housing, some camp out on their property, in parks or wherever they can pitch a tent or lay a mattress. Sometimes people simply vanish for a while and re-appear at a later date. Virtually everyone, however, wants to quickly find out what's left of their home, their personal property, their neighborhood and their friends.

Become – and find others who want to become – "volunteer neighbor finders." Use teamwork to fan out and locate folks. Make simple street address lists or hand-drawn maps and begin filling in what you know – names, temporary addresses, extent of losses, immediate needs – about every household on the lists. If possible, get hold of local parcel maps from a real estate title company or a city planning department to guide you in finding various properties in the area. As soon as possible, use a simple computer database program to accumulate and put the information in order.

Ashley Andujar/FEMA

High-tech tactics are extremely useful when bringing people together post-disaster. But it's still important to get out into the community, posting flyers and even going door-to-door.

Survivors find many different ways of keeping abreast of what's going on in the wake of a disaster, so be alert to how news travels in your community. The internet has played an important role in more recent recovery efforts (see "Embrace Technology," page 9), but many low-tech tactics are effective and often necessary given the circumstances. Residents of one rural area, for example, typically used the local post office as a common meeting place and, after a major wildfire, that post office lobby served as the central hub for people to learn about neighbors, available relief services, and how they could get their needs met. Once you learn where these kinds of places exist in your community, finding people or finding out where they are will become easier. Based on the experience of survivors who have organized their communities in past disasters, volunteer neighbor-finder teams can:

- *Post or distribute flyers in common gathering places;*
- *Set up and publicize a single telephone or voicemail box service that survivors can call to leave their contact information while picking up brief, regularly updated news;*
- *Create a website or other on-line presence (see "Embrace Technology")*
- *Gather information directly from people as they return to the neighborhood;*
- *Ask residents who return if they know where other neighbors have gone;*
- *Walk the streets door-to-door and, where houses in neighborhoods have been damaged or destroyed, go from property to property as residents return to assess damage;*
- *Use old-fashioned detective work such as finding where pets have been boarded as a way of locating their owners;*
- *Work from mailing and membership lists of local neighborhood associations and neighborhood watch groups;*
- *Use the U.S. postal system and send meeting notices printed on brightly colored paper to residents at each address in your neighborhood. Bright colors distinguish your mail from everything else. The post office will hold mail, even if houses are destroyed, and people will eventually figure out how to collect what's accumulated and see your meeting notice.*

Once you've begun finding people, keep them regularly updated and informed using these and other proven communication tools:

- *E-mail (though internet access could be limited)*
- *Group meetings held regularly in the same location*
- *Word-of-mouth*
- *Printed flyers*
- *Simple photocopied or quick-printed newsletters*
- *Mailings*
- *Neighborhood telephone trees*
- *Public bulletin boards*
- *Postings at informal gathering places in central locations like relief shelters, post offices, stores, key street intersections, community centers, etc.*
- *Local newspapers (though home deliveries may have stopped)*
- *A website specific to the local disaster recovery effort*

Survivor Wisdom: GET GOING!! Don't worry about being perfectly organized.

Step 3 Get Together

Ashley Andujar/FEMA

Don't delay! Bringing people together, even if you are still in the process of locating everyone, is an important way to move into action. Even as each individual or family struggles through their grief and loss, bringing everyone together is the key to re-establishing community and taking the first steps toward organizing for mutual self-help.

Call an informal meeting open to all as soon as possible. After that, prepare to hold weekly meetings for a while. It's important to create a safe, accessible and welcoming space – such as in a local library, church, community room, school or recreation center in or close to the affected neighborhood – where all can

Embrace Technology

It's no surprise that the internet has played an extremely important role in more recent organized citizen recovery efforts and is now considered essential to the entire process. From these very initial steps of locating friends and neighbors and gathering information about them, to bringing people together and providing a continuous flow of information and education to them, a website created specifically for a particular recovery effort will prove essential to a group's success.

A public website, set up quickly and simply, can provide an immediate point of contact for survivors as well as for concerned individuals outside of the affected community. Fire survivors in both San Diego and Santa Barbara used a social networking site called Ning (www.ning.com) to create their online presence, but there are many other choices as well. A website allows a community to communicate its own message directly to the public and might include:

- **Volunteer opportunities**
- **Needs of the community, with photos for greater impact**
- **Rebuilding information**
- **Calendar of events**
- **Up-to-the-minute news**
- **An online donation option**

The ability to accept secure online donations should be added to a website ASAP, when media coverage is at its peak. It can be set up relatively quickly and easily using www.networkforgood.com.

In addition, a number of post-disaster community recovery efforts have found creating their own online group to be a powerful tool for communication and organization. Online groups are simple

and easy to create. While there is no substitute for gathering face-to-face as a community, creating a group through Yahoo (www.groups.yahoo.com), Ning (www.ning.com) or Google (www.groups.google.com), for example, provides an easily accessible, online community center for all survivors, even when they are dispersed. Using an online group allows communities to:

- **Gather, store and provide contact information**
- **Upload or download important documents, and edit collaboratively**
- **Post useful web resources or contact numbers**
- **Create discussion forums and share stories**
- **Keep members informed via group e-mails**

These virtual communities can also take on a more emotional component, offering survivors an opportunity to share their experiences and respond to one another's stories of survival and recovery. They can be made private, allowing community members

come and be among friends and neighbors. Post signs and flyers and use a social networking website, telephones, e-mail and all means available to publicize the early meetings. Be sure to have a sign-in sheet to continue the process of collecting contact information. It works well to set and keep a regular meeting time. Word will begin circulating and the group will grow, especially when people know when and where to meet.

In Practice — Eaton Canyon Recovery Alliance used a local church's community room to meet a few evenings a week. The San Bernardino Old Fire Recovery Group chose 2 p.m. to meet each Sunday, rain or shine. Lake Arrowhead's Rebuilding Mountain Hearts and Lives convened at 9 a.m. every Saturday, and San Diego's Scripps Ranch recovery and rebuilding group met either Monday or Wednesday at 6:30 p.m.

Whatever the time, keeping it regular and reliable gives survivors a reassuring consistency often missing at this time in their lives. Fire survivor and long-time volunteer George Kehrer notes that "the most frequent failures of groups to coalesce and stay effective in helping survivors have come from a failure to set a time to meet and stick with regular meetings despite the inevitable ebbs and flows of attendance."

(See "A Word on Making Meetings Work...Effectively" on page 36 for more guidance on how to make a success of bringing people together.)

Step 4 Get Information

Picking up the pieces and starting down the road to recovery and rebuilding begins best when people know the whereabouts of friends and neighbors. A quick-thinking citizen-leader will systematically collect data about where people from the community have gone. Simple data is all that is necessary at first: facts such as names, home address, temporary address, phone, pager, e-mail address, extent of loss, and immediate needs. (See the "Fire Survivors Community Database Information Sheet" on page 42.) Public and private disaster assistance agencies

generally cannot and will not give out this data. It may seem frustrating and redundant since you're all just trying to help, but citizen-leaders who want to pull together neighbors and friends should expect they will have to collect this data themselves. Even if you have to start on paper and move to a computer later, begin immediately to gather information.

Assure Privacy

Assure people you will respect their privacy by keeping their information confidential, using it only for approved, specific recovery purposes undertaken by your local group. Adopt a privacy policy and follow it scrupulously. It might be advisable to designate a highly reputable and trusted "privacy overseer" within your group whose job it is to make sure databases stay secure and information stays protected. Eaton Canyon Recovery Alliance came up with language similar to the following statement in 1993:

> *"The ECRA will not sell, trade, or otherwise disclose to any third party any personally identifying information that is collected in relation to the fire recovery effort. Such personal information may be provided to appropriate individuals and/or work groups involved in ECRA to assist in the fire recovery effort."*

Protecting the mailing list and the database is crucial, but also consider that those working with the recovery process will inevitably encounter bits of personal information about individuals that should not be shared. No matter how great the temptation to share stories about couples who have separated, individuals who are seeking counseling, screaming matches between stressed-out neighbors and the like, it is absolutely essential that everyone's privacy is respected. Just one gossipy organizer could shatter the sense of trust felt by the entire survivor community.

to join only by permission of the administrators of the group. And, again, while online resources should never be substituted for in-person communication, they can offer invaluable services and convenience for affected communities.

For a few examples, visit:

www.sdfirerebuild.ning.com
Developed by San Diego communities in response to the Southern California fires of 2007;

www.teafireregistry.org
Developed in response to the Santa Barbara County Tea Fire of 2008, and now also serving the needs of survivors of the 2009 Jesusita Fire;

www.rebuildsylmar.org
Serving survivors of the 2008 San Fernando Valley wildfires.

Address Insurance Concerns

Many citizen groups quickly find that the greatest immediate concern of many disaster survivors is securing a timely, fair insurance settlement so they can begin rebuilding. Insurance issues come up constantly for survivors. When you're gathering information, be sure to ask survivors for the name of their insurer to help facilitate later efforts to organize and assist survivors, perhaps in insurance-carrier specific groups. As disaster recovery progresses, citizen-led groups often find that approaching insurers together when common or similar settlement problems arise – as well as bringing insurance issues to state insurance regulators – harnesses power through numbers. Breaking down a large group into carrier-specific groups may be a workable approach when the number of disaster survivors with claims is very large.

Survivor Wisdom: Do NOT, under any circumstances, rush into a settlement with your insurance company.

It is very important that individuals and families not rush into settlement agreements with their insurance providers. While it may seem tempting to secure something quickly, it is critical that you understand all the terms and possibilities of your insurance policy so you never leave the settlement you are due "on the table." Slowing down, working in groups and working with people familiar with the process will help survivors secure a fair settlement. (For more on insurance, see "Insurance," page 22.)

Assess the Situation

Michael Mancino/FEMA

Beyond collecting survivor information, both you and the other survivors with whom you're working will want to know the facts about the disaster and the names of people who must become your recovery and rebuilding allies. Even as you build your database of survivors, you will want to begin collecting, sharing and using data. Questions to ask include:

- ***How did the disaster change our community?***
  - *Physical impact and scope;*
  - *Human toll;*
  - *Financial losses;*
  - *Public infrastructure damage (streets, roads, utilities, sewers, water, etc.);*
  - *Estimated and actual anticipated costs of rebuilding;*
  - *New and ongoing hazards.*

- ***How do needs vary across different survivors? (homeowners, renters, low-income, affluent, insured, uninsured, etc.)***

- ***Despite the loss, what opportunities has the disaster created?***
  - *What can be done better in our community as we go about rebuilding?*

Identify Key Players

- ***Who are the critical people with whom you must maintain contact and strong lines of ongoing communication?***
  - *Disaster agency officials;*
  - *Local city council representatives;*
  - *County supervisors;*
  - *The mayor;*
  - *Head of the local planning department;*
  - *The sheriff or chief of police;*
  - *Your elected state and congressional representatives;*

Barbara Pritchard/FEMA

Los Angeles city and county officials hold a post-disaster press conference in Sylmar, Calif. Survivor groups need to get to know and enlist their local officials.

- ***Where do specific lines of accountability lie among elected and non-elected officials, public and private agencies, and elsewhere for helping communities return to normal?***

- ***How have local, state and federal government jurisdictions divided up the tasks involved in recovery and rebuilding?***

- ***What alternate plans are in concept or development through government or the private sector for long-term recovery and rebuilding?***

- ***To what extent are private sector entrepreneurs seeing opportunities to buy up and invest for a profit in disaster-stricken areas?***

- ***What have government agencies learned from this disaster that is causing them to freshly consider planning, design and zoning specifications that will affect the future look, feel and resources of our community?***

- ***Who's making the big decisions and are they routinely hearing sufficient numbers of survivor and local citizen voices to support good decisions in the public interest?***

Find the people in your community who already know the answers to as many of these questions as possible. Maybe they work for a law firm, or serve as staff in a city council office, own a successful local business, run the governmental relations office at a corporation, do political consulting, or lead a local labor union. Explain to them that the community urgently needs their knowledge, contacts and relationships. Enlist them to the cause of recovery and rebuilding. Sometimes you'll need to do the research and build a network of contacts yourself, starting from scratch. If so, be strategic and respectfully insist that the most senior level staff possible in local elected officials' offices serve as a liaison between your group and government. One experienced deputy to a Los Angeles County Supervisor became the critical link – and problem solver – between county government and the citizen-led group in the Southern California community of Altadena after the 1993 wildfires.

Step 5 Get Leadership

You're probably reading this guide because you want to know how you can help. Others with similar concerns want to do the same. As you get active, you will begin finding them. Concentrate on locating the people who have survived the disaster and who care both about their neighbors and the community's future. The people best equipped to lead in reaching out and helping others are neighbors and residents who have gone through the disaster yet come out relatively whole. They generally want to help and almost always feel empathy for people who have suffered. People who have experienced extreme property losses, deaths of loved ones, injury, or severe psychological trauma will often take a lot longer to see beyond the immediacy of all that they are facing. Give them time before expecting them to participate in wider community recovery and rebuilding efforts.

Dave Stuart and Cheryl Nagy – executive director and community recovery director, respectively, for Hearts and Lives in San Bernardino County, Calif – have helped their rustic mountain communities recover from several wildfires since 2003.

As for the rewards of taking on a citizen-leader role in community disaster recovery, the words of Robin Clegg, a Lakeside, California resident and 2003 fire survivor lend a note of sober reality to the venture. She says: "There's no personal glory in this. Whatever glory there is comes when you learn that another survivor got a hot Thanksgiving dinner this year, or they and their family have just had their first good day in a long time."

So, do a gut check. Make sure you're getting into this for the right reasons. Be prepared to tough out the hard parts. Keep your personal support network in place. Stay strong. There's a long road ahead and you'll need every ounce of energy and all the good humor you can muster.

A few volunteer leaders whose wisdom and experience have informed this guide include:

Karen Reimus, a lawyer whose house burned in a San Diego County fire in 2003, began volunteering to help fire victims after she experienced how difficult it was to go through the rebuilding process herself, even with her legal background. She now works with United Policyholders, a provider of consumer-oriented insurance education.

Teresa Manley, who lost her house in a 2002 arson fire, helped spearhead the recovery efforts for her hometown of Julian after 694 homes were lost in the 2003 wildfires. Together with other community leaders in San Diego County, the Community Recovery Team was formed, which assists with long-term recovery efforts.

Ira Maser, who owns his own consulting firm, co-founded the nonprofit Hearts and Lives, which provides disaster response services and has assisted recovery in California wildfires and after Hurricane Katrina. He created the group, along with Dave Stuart, after wildfires swept through his home community in 2003.

Lila Hayes, a technology consultant from Los Angeles, began volunteering after her mother lost her home to a wildfire. She now works with CARe (Communities Assisting Recovery), which helps disaster survivors address post-disaster insurance concerns.

"Communities are so different from one to the other... there's no way one agency could come in and know enough to really be able to help everyone across the board."

Deena Raver, Fire Rebuild Liaison, County of San Diego

Survivor Wisdom: Always remember that knowledge plus numbers equals power.

Step 6 Get Organized

Andrea Booher/FEMA

Volunteers come together to meet a myriad of needs after disasters – even pet assistance requires a team effort after a flood in Fargo, North Dakota.

Remember that knowledge plus numbers equals power. Survivors, working in groups, can assemble far more power together than any single person working alone. You will need the power and collective voice of an organized group of survivors to successfully advocate for both neighborhood and individual survivor needs. Active outreach to survivors is essential. Gathering and circulating important information about the community's post-disaster status will keep people aware of the bigger picture. Survivors have a greater likelihood of staying motivated and mobilized when they've been involved in a process that continuously clarifies goals, seeks their input, and maintains focus on outcomes for the community. Most of all, organizing will help prevent survivor concerns from getting ignored or passed over at any public table where important decisions are made that affect survivor neighborhoods or communities.

Getting organized means identifying and taking an inventory of individual and community strengths. At a minimum, survivor groups need to answer the following questions:

- *What are the special skills, strengths, interests and expertise of people in our group?*
- *What gaps exist in our group that need filling so we can succeed in the tasks ahead?*
- *Who are all of the people we can call on as allies in politics, civic life, the media, business, labor unions or community agencies with the power, capability and accountability to help us return to normal?*

Survivor-focused, citizen-led recovery and rebuilding groups generally come from a unique geographic place and tend to identify with the interests and history of that place and its people. Each group of survivors will have its own unique mix of community members with distinct talents, gifts, experience, skills and connections.

Geography, socioeconomics and demographics will play a significant role in defining every local recovery process. More affluent communities often have more community resources and include residents with economic power and political influence. These connections in any community can in turn increase the capacity to lobby and attract funding. Less affluent and poor communities often have access to the resources of mass mobilization advocacy groups, private philanthropic funders, churches and nonprofit service providers.

The Rural Challenge

More rural communities are often challenged by the very characteristics that attracted their independent-minded residents: they are spread out, less connected and often have fewer community resources and no primary center. Residents tend to be more distrustful of government and others seen as outsiders.

"People often choose rural places to get away from dense, pressured, populated areas. When disaster happens, they are reluctant to come to a city center and seek out organized assistance. They feel the need to handle matters themselves," notes Lila Hayes, a consultant with CARe (Communities Assisting Recovery).

In Practice: Harbison Canyon, a rural area in San Diego County, is one example. With no traditional community hub, Haribson Canyon required more effort and sensitivity from those charged with helping in the aftermath. Valerie Nash, who worked on behalf of the San Diego Foundation after fires in 2003 and 2007, said residents needed to see results before she could gain their trust and make in-roads. With no local nonprofit to serve as a recipient for grants and donations, an outside organization eventually gained enough confidence from residents to set down roots. It's now an important part of the community, offering much needed after-school programs for children, and serves as an example of how recovery efforts can actually lead to improved conditions for a community.

"A 'ground up' organic response is so much more successful and allows each community to address its recovery in its own unique way."

Valerie Nash, Consultant
San Diego Foundation

Learning to Work as a Group

Even when people are motivated to volunteer for post-disaster recovery work, it is important to be aware that many people don't have much experience working together productively in group settings. Impulsive statements, turf arguments, role conflicts or power plays can affect the dynamics of any group. Prepare for these kinds of issues to come up. Help slow things down so they can be dealt with deliberately and directly. If you find that things suddenly clam up or shut down, it may be necessary to take a few steps back – or all the way back to square one – and approach your organizing work in a new way.

George Kehrer has been assisting disaster survivors with their insurance needs for more than 15 years.

George Kehrer, who has worked with survivors on insurance issues from seven different disasters, is quick to point out that groups go through different phases, especially as new people enter, others might disappear, and the group remains in flux. Kehrer says it's common for matters that may have seemed resolved to re-surface

A Few Words on Working with Survivors... Sensitively

Virginia Kimball, a long-time volunteer for the American Red Cross who served for two years as the paid local coordinator for Altadena, California's Eaton Canyon Recovery Alliance beginning in 1993, has a great deal of direct experience with disaster survivors. She cautions that organizing people following a disaster takes extra patience and sensitivity. "It's important to be prepared for disorganization," Virginia says. "The people you're working to help have just been through one of life's most stressful experiences. Right now it feels to them like nothing but chaos is surrounding them." Virginia offers the following five points as guides for helping disaster survivors:

- **Many people you encounter, whether they appear so or not, have experienced severe trauma and shock.**
- **People have difficulty taking in new information after a disaster. Those under extreme stress will find it impossible to read for information.**
- **Repetition will be critical when it comes to conveying information or helping people to act. Survivors absorb new information when it becomes relevant to their needs.**
- **Anger is a natural response to trauma. Expect it. Make room for people to express themselves. It's one way of getting ready to move on.**
- **Remember: some people need to speak before they can listen.**

as if they had never been dealt with before. When this happens, those issues cannot be lightly passed over without risking a loss of confidence among people who did not hear or participate in resolving the issue earlier. Rather, it is often more productive to use the occasion as a way to engage new — or newly tuned in — members of the group by patiently re-addressing and moving the issue to resolution once more. (For more on working with survivors, see the section entitled "A Few Words on Making Meetings Work... Effectively" on page 36.)

Many places in the United States have a rich diversity of community organizations including nonprofit service groups, resident and homeowners associations, churches, neighborhood councils and other less-formal social arrangements. In the wake of a disaster, many of these groups will want to extend help to survivors. Sometimes existing organizations can provide a good, stable base from which to organize and operate survivor-focused, citizen-led recovery and rebuilding groups. They might offer to sponsor your group, supplying an operating infrastructure and tax-exempt charitable status while you focus on organizing survivors. They might offer temporary staff, case management services, cash to address needs, or even lend experienced community organizers and group facilitators to train your group's leaders in how to run effective meetings and get things done.

In some instances, however, local organizations over-reach and proclaim themselves capable of addressing all post-disaster

Andrea Booher/FEMA

The recovery process begins with small steps in meeting basic necessities, as with these volunteers providing water following wildfires in Southern California. From here it is a long road to full recovery, and one that is best travelled with other survivors.

recovery needs. Be wary when you hear such claims. They may merely be ways of masking the agency's eagerness to attract — without plans or capability — large portions of charitable support that flow into communities when disasters occur.

Often, groups of survivors will find it necessary and desirable to establish autonomy of their own — separate from other organizations — so they can focus in their own way and without distractions on the long-term tasks unique to their community or neighborhood. Several options exist that do not require a group to affiliate with or operate under the auspices of another agency.

Using a simple structure to bring order and effectiveness to the work will help when creating a citizen-led, survivor-focused recovery and rebuilding effort. The section below, titled "It's Going to Take a Group to Help Rebuild the Village" outlines a basic steering committee and work group structure others have tested and used successfully to support the larger purposes of post-disaster community organizing.

Survivor Wisdom: It's a marathon, not a race.

Step 7 Get Active

Moving into action quickly is essential. Still, you and your neighbors will undoubtedly feel overwhelmed, and few may join you at first. But you will maximize available resources and begin building much needed momentum if you do. Recovering and rebuilding after a disaster is a long and difficult process; experience has shown it is one best taken on by a mix of people with varied experience and capabilities.

So find your friends. Find your neighbors. Follow these seven steps and begin your work — together. And as you meet and key issues begin to surface, break down the work into manageable chunks that people working alone or in small groups can take on. The following pages explore several of the major areas of work that other disaster recovery and rebuilding groups have successfully addressed using a simple "work group" structure.

In time, survivors who have suffered extensive property loss will eventually grasp the fact that, in a very real sense, they have a new full-time job.

The time involved in rebuilding is often downplayed in the press, by public officials, and by survivors themselves. The experiences of people in communities recovering and rebuilding after major disasters clearly shows that much will get done early on, but the entire process — and a complete return to normalcy — can take many years.

For any disaster, recovery can take anywhere from a year to forever. For rebuilding in the case of a total loss, it generally takes one to three years for most people and neighborhoods no matter what the disaster, unless an area has been rendered completely uninhabitable and people need to relocate, as has occurred in certain Midwest floods.

Remember — and remind yourself and others constantly — that changes in daily patterns and routines can pose hazards for people. Such activities as taking a different route to work or living in a place with an entirely different layout can distract and disorient people already under stress — not necessarily in life-threatening ways, but in ways that can increase risk of injury. Part of caring for yourself and others is simply allowing the space and time to slow down and get used to your changed situation.

It's Going to Take a Group to Help

Rebuild the Village

NO SINGLE INDIVIDUAL or entity can take on and succeed alone in the many complex tasks of community recovery and rebuilding. Experiences following other disasters suggest that citizen-led disaster recovery and rebuilding groups — networked with other local agencies and institutions — perform best when comprised of several volunteers, each willing to take on various roles and work assignments.

Rather than creating a closed organization worried about competition from all of the other people eager to jump in and help out, think of your recovery and rebuilding group as a network of concerned survivors and resource providers in partnership for the good of the whole community. (See the Community Partners publication *Networks That Work: A Practitioner's Guide to Managing Networked Action*, 2007, www.CommunityPartners.org.)

Ursula Hyman, who served as chair of the Eaton Canyon Recovery Alliance from 1993-96, likes to recall an old saying when discussing the success of ECRA in accelerating the recovery and rebuilding of her ravaged neighborhood:

> *"There's no limit to the great things a group can do as long as no one cares who gets the credit."*

Photo courtesy San Diego Foundation

ECRA volunteers plunged in, stepped up and made a difference. Even people in the community who experienced only minimal loss or came through unscathed saw it in their enlightened self-interest to pitch in and help. Besides supporting badly shaken neighbors, they quickly realized that the sooner the whole community rebuilt, the sooner it would be a pleasant place to live again, property values would rebound, and threats caused by fire-stripped hillsides would go away. To succeed, ECRA — and other disaster recovery and rebuilding groups — have found it productive to put in place the simplest structure possible consisting of two types of groups: a steering group and work groups (see page 21 for sample organizational chart).

The Steering Group

The steering group members — six to eight should be plenty — serve as very active members, co-leaders or coordinators of various work groups. The steering group's role is to smooth the way for the work groups to begin operating effectively, help resolve problems and look for potential opportunities. The steering group is not as much a command center as it is a table where peers meet around a common purpose. Delegating tasks should stem from the capabilities people bring with them to the group. If you're missing a capability, look around for someone you are confident possesses it and ask them to join you.

Even if you only have one or two other people interested in and able to contribute time, don't hesitate to start meeting in a central location to voice needs and set priorities. Other volunteers often step forward when they see leadership demonstrated from friends and neighbors they trust. Neighbors who need help will gravitate to places where people they know and with whom they feel comfortable gather. *A caution:* if the steering group members even look like they're using their roles just to hold power or tell other people what to do, trust in the group will soon dissolve.

Survivor-focused, citizen-led recovery and rebuilding groups need clarity about what they want to achieve. They need to figure out their driving purpose and the steering group's role is to help keep that purpose at the forefront of every task or activity. This happens quite organically when people gather and begin voicing common concerns after a disaster. The group's purpose stems from immediate needs – making sure that everyone has such basics as food clothing and shelter – and evolves as the scope of damage and destruction comes into focus. Working with emergency first responders, responsible authorities and others who have suffered losses, survivors figure out the size of the task facing them. It helps if survivor groups can eventually shape a picture of the future – an outcome of the work ahead – that contains key elements of the community when it is rebuilt.

Example:

Eaton Canyon Recovery Alliance (ECRA)
Committee Structure

Communications
- Data collection
- Archive materials
- Info dissemination
- Meetings and seminars

Secondary Disaster Prevention
- Winter storm preparedness
- Reseeding
- Early warning system

Resources and Finances
- Funding/budgeting
- Proposal writing
- Donor solicitations
- Loaned or paid workers or coordinators

Government Affairs & Permit Streamlining
- One-stop centers
- Geologic issues
- Securing fee waivers
- Dealing with pubic officials

Community Engagement
- Building cohesiveness and support
- Event planning
- Recruiting volunteers

Insurance
- Disseminate insurance info
- Policy interpretations
- Build a damage database

Sample Statement of Common Purpose:
"Our mission is to assure that our community, once again and as quickly as possible, becomes a safe, secure and livable place that brings us pride and a sense of home."

Even though the details — the ways of achieving such an end — will vary from community to community, it is difficult to argue with something so clear and sweeping. Survivors will have little difficulty in uniting under this kind of common banner. It's then up to work groups — performing needed tasks and activities within the agreed-upon priorities of the entire group — to make sure what needs doing gets done.

The Work Groups

With a steering group in place, the next challenge comes with breaking the work into manageable chunks. (See "Eaton Canyon Recovery Alliance Committee Structure" illustration on previous page.) The following categories have been used successfully in other disasters to break down work so that it gets done most efficiently:

Insurance. Homeowners who have insured their property will immediately look to their insurance carrier as a provider of first resort when seeking economic assistance after any disaster. Although your neighbors may have different insurers, you should be aware that everyone will often have similar experiences when settling insurance claims. An insurance committee can help survivors educate themselves about what to expect from and how to deal with their insurers. Creating an insurance committee as part of your recovery and rebuilding group should provide a safe setting where common problems can be recognized and neighbors, away from the pressure of insurers urging settlement, can sort through the many questions that invariably arise.

As survivors obtain acceptable settlements from their insurers, they naturally tend to focus on rebuilding their lives and often lose interest in the objectives of the insurance committee. Therefore, insurance committees should be comprised not only of disaster survivors but also of sympathetic and trusted members of the community. These members should be devoid of hidden agendas or conflicts of interest in the insurance settlement process. Including people other than survivors can provide the continuity for safe and secure surroundings and resources so necessary for successful and sustained recovery. A few common insurance work group concerns include:

Though some homes may be spared, an entire community is impacted by a disaster.

Michael Mancino/FEMA

- *Filing an insurance claim;*
- *Maneuvering through the claim settlement process by:*
  - *Encouraging survivors to keep a written journal of all insurance settlement matters; and,*
  - *Encouraging survivors to obtain and document everything in writing;*
- *Identifying, and alerting survivors about, "aggressive," and even dishonest, restoration contractors, public adjusters and attorneys;*
- *Identifying differences and similarities in insurance companies' claims handling;*
- *Identifying common insurance adjuster tactics;*
- *Creating carrier-specific sub-committees or groups;*
- *Controlling and protecting databases and survivor privacy;*
- *Settlement "release;"*
- *Underinsurance, inadequate coverage or partial settlements;*
- *Distinguishing the difference between "proof of loss," "scope of loss" and "statement of loss;"*
- *Working with contractors, engineers, architects, landscapers and others in the rebuilding process;*
- *Communicating with state departments of insurance and insurance commissioners.*

State department of insurance regulators can be particularly helpful to insured (and in unusual circumstances, uninsured) survivors. They generally have a way of inviting people to file complaints or "requests for assistance" which survivors should not be afraid to do if things aren't going well in their insurance settlement process. When regulators detect patterns in the types of complaints people report, they can act to intervene, resolve issues, and help insured survivors get the fair insurance settlements they deserve.

Survivors of disasters since the early 1990s have benefited from the emergence of nonprofit, public interest consumer groups like **United Policyholders (www.unitedpolicyholders.org) and Communities Assisting Recovery (CARe) (www.carehelp.org).** These groups have extensive insurance expertise collected over numerous disasters and can help cut through the mysteries and uncertainties

of settling disaster claims. Both organizations have achieved remarkable respect as sources for reliable, practical, information for insurance consumers. CARe has successfully convened regular meetings of insured survivors in disaster-stricken communities and provides excellent guidance and compassionate, person-to-person understanding when it comes to the difficulties of navigating an insurance settlement. United Policyholders has established an impressive track record of concrete results in the form of public policy and legislative education benefiting insurance buyers. United Policyholders has also begun convening disaster survivors in numerous volunteer-led information and problem-solving groups.

Secondary disaster prevention after a fire often includes sandbagging and other tactics to prevent dangerous debris flows and flooding.

Mike Moore/FEMA

Secondary Disaster Prevention. Immediately following a disaster, dangers often lurk that can lead to injury, death and property destruction. For example, up to three years or more following a wildfire, burned mountain slopes during the rainy season can send muddy debris flows, driven by downpours miles away, hurtling with little or no warning into neighborhoods well beyond the burn area. Buildings weakened by an earthquake can collapse in an aftershock, injuring or killing would-be rescuers or trapped survivors. Flash floods can down bridges and leave standing water and strewn debris in roads and public places for days or weeks. Theft and looting – and the continued presence of gawkers, sightseers and disaster junkies – can add to the pain, loss and inconvenience that all disaster survivors experience. Secondary disaster prevention work groups focusing on safety and security as their main concerns can take charge of:

- *Researching local conditions likely to endanger neighbors;*
- *Keeping in touch with police, fire and other agencies to insure stepped-up protection and prevention efforts;*
- *Communicating information to neighbors about dangers and making sure local officials and agencies do the same by providing, after fires for example, sandbags, pipe and timber barricades, K-rail barriers and other mitigations;*

Laura Lee/FEMA

- *Alerting local officials to dangers they may be unaware of;*
- *Recruiting volunteers for such disaster mitigation projects as sandbagging, slope re-seeding, tree planting, debris clearance and demolition;*
- *Setting up and educating local residents about alert systems like weather service flash flood watches, or blaring hand-held air horns to summon help and warn of debris flows, or telephone trees to quickly get out the word about meetings, imminent dangers or other important matters.*

Citizen vigilance and an organized, clear community voice can help keep accountable federal, state and local agencies and leaders focused on identifying and mitigating dangers from many sources. This work group needs to be both immediately responsive and forward looking. Immediately after the disaster, the group's prime concern will be:

"No one in local government is in the recovery business."

Tony Nisich, Santa Barbara County's recovery/rebuilding ombudsman

Security and Safety Issues

- ***Crime —*** *Theft and vandalism almost always become problems following a disaster. Security fencing should go up as soon as possible. Police should step up patrols and urge strong neighborhood watch efforts. Survivors should move, store or lock up exposed valuables and property.*
- ***Swimming Pools —*** *Fencing may have been destroyed and people or animals can fall in and drown. Stagnant water may become a breeding place for mosquitoes.*
- ***Debris —*** *Burned or flooded structures pose health and safety hazards. Wind or flood-borne debris can spread hazards over a much wider area than the area directly hit by the disaster.*
- ***Predators —*** *Unsavory or questionable characters are often drawn to situations that leave people vulnerable. Survivors can watch one another's back by staying alert for unscrupulous contractors, identity thieves, and people making exaggerated promises about the size of insurance settlements if survivors turn over settlement responsibilities to them.*

Post-Disaster Risks

- *Mudslides and related debris flows;*

Local Government Disaster Liaisons

As disaster survivors begin the rebuilding process, they find themselves thrust into an often complicated maze of local government departments with sometimes conflicting requirements. Environmental health, planning, zoning, public works — the learning curve can be steep and difficult. But in recent years, at least two California counties have seen fit to hire dedicated staff people to act as liaisons between government and citizens working to rebuild their homes.

After fires blazed through wide swaths of San Diego County in 2003, Deena Raver worked as a liaison between the County and survivors under a grant for a nonprofit rebuilding effort. When fires swept through the area again in 2007, the County had learned how much the entire process benefits from having a knowledgeable professional in place. Raver, a former consultant to construction firms who had an insider's knowledge of governmental systems, was hired as the county's permanent Fire Rebuild Liaison and quickly moved to smooth the way for traumatized survivors.

Raver, who sees herself as "a community person embedded in the County," helps survivors navigate their way through public works and planning, explains property setbacks and septic tank issues, and uses her experience to anticipate problems before they arise. Her access, she says, means that meetings which might have taken weeks to plan in the past can now be arranged with her help in a day.

In Santa Barbara County, survivors of the 2008 Tea Fire were fortunate to have a

- *Flooding;*
- *More fires in areas with unburned fuel;*
- *Dead trees that may fall;*
- *Aftershocks and additional quakes;*
- *Hazardous materials;*
- *Electrical danger;*
- *Mold and fungus growth following flooding;*
- *Displaced wildlife.*

Organized friends and neighbors alert to post-disaster dangers can keep an eye out for those most vulnerable to these kinds of problems, such as children, the elderly and visitors who show up to help with clean up. As the rebuilding process moves forward, other challenges and needs will arise including:

- ***Urgency for Building Permit Streamlining***
  It saves time for individuals and serves community needs better when city and county authorities make general rules for whole neighborhoods rather than require every disaster survivor to work their way through the process alone. Cities have proven very responsive to fee adjustments, reducing application delays, and speeding up permit processing times for disaster survivors.

- ***Serious Infrastructure and Planning Issues***
  As devastated neighborhoods begin to rebuild, serious issues regarding infrastructure often come to light.

- ***In past disasters, common issues that have arisen in this area include:***
  - *Inadequate water supply;*
  - *Out-of-date sewage systems such as septic tanks or crumbling pipe work;*
  - *Responsibility for trees and landscapes;*
  - *Road widths and private driveways inadequate for future emergency vehicle access;*
  - *Questions about underground vs. overhead power lines;*
  - *Neighborhood compliance with updated city and county master plans;*
  - *Official interest in overall community redevelopment;*
  - *Desires by local officials to upgrade building codes*

radically. Some communities have found the need to pitch in and locate pro bono or paid experts, advisors and attorneys to help them develop and advocate in the halls of government for a community position on proposed changes and the possibilities of sharing costs across the community.

Communications. Keeping neighbors informed and in touch, as well as making sure the news media and outside help providers know about local needs, is the task of a post-disaster communications work group. Members have the mission of managing, updating and disseminating information so as many people as possible can count on accurate, timely data that will make recovery and rebuilding easier.

Remember: disasters displace people. All communications aimed at locating and engaging survivors — whether they experienced property loss or a loss of the community they once knew well — will require strategy, consistency and creativity. Chief communication goals need to include:

- *Reaching as many survivors as possible;*
- *Providing information that addresses their needs and answers their questions;*
- *Bridging gaps between survivors and resource providers;*
- *Orienting both toward personal and community recovery;*
- *Rebuilding the physical and social sense of community that's been disrupted or destroyed.*

Generally, a communications work group is responsible for:

- *Publishing a simple, informative local newsletter, website, e-mail or blog;*
- *Distributing newsletters in local public venues, post offices, storefronts, grocery stores, libraries;*
- *Inventing creative ways of keeping the community informed; a recovery group from Crest, California, for example, made use of a very large community chalk board situated at the convergence of two main roads to keep fire survivors apprised of meetings and new developments;*

county supervisor with enough foresight to create at least a temporary position to help survivors in the immediate aftermath of that disaster.

With the title "ombudsmen," Tony Nisich stepped in when survivors ran up against sometimes contradictory and prohibitive city rules. He helped negotiate compromises and generally worked to keep the early stages of the rebuilding process "survivor-friendly." Nisich, himself a retired public works director, also brought in a trailer to serve as a temporary community center for a burgeoning citizens' recovery group in East Montecito. There, local residents could gather for meetings, stop by with individual questions without trekking into town, vent to Nisich about their difficulties, and even just stop in on a cold day to get warm.

The lesson? An organized citizens' group could encourage its local government to appoint a recovery liaison, or identify an individual with the kind of insider's knowledge of the building process that could help them maneuver the system. At the very least, these two examples emphasize the importance of creating positive relationships with local government representatives and staff.

Deena Raver, Fire Rebuild Liaison, County of San Diego

Suggested Workshop Topics

Workshops offer an opportunity for survivors to come together for concentrated education on a particular topic area. Topics will arise as a community goes through its own unique recovery process.

The timing of workshops can be critical. For example, a fair or workshop on building materials or contractors held too soon after a disaster could easily backfire. Address tax issues in early March, landscape planning well after the one-year mark.

San Diego County Fire Rebuild Liaison Deena Raver offered these workshops to survivors in San Diego County:

1. **How to Draw Your Own Plot Plan**
   Part I – Understanding and obtaining all necessary records and information.

   - **Requires research from the assessor's office, building history report, zoning information (and how to apply it to the rebuilding project); environmental health records, when wells and septic systems are involved; flood plane from public works to understand setback requirements.**

   Part II – How to determine your "buildable space."

   - **Using research from Part I, each participant receives assistance in drawing his or her own plot plan;**
   - **Provides empowerment for dealing with architects and builders;**
   - **Saves time by identifying potential problems before delving into the rebuilding process.**

- *Creating, updating and maintaining data on survivor whereabouts and losses;*
- *Helping regular meetings run smoothly;*
- *Developing or duplicating useful materials for distribution to survivors;*
- *Chasing down destructive rumors and replacing them with truth;*
- *Developing and maintaining relationships with local print and broadcast media reporters and editors, perhaps even working with local newspaper publishers to secure a dedicated weekly column or online blog with updates and meeting information;*
- *Publicizing the continuing dilemma of survivors and disaster-stricken communities;*
- *Developing a long-term communications plan.*

During and immediately following the disaster, media attention to your community's problems, challenges and courage will probably be intense. Reporters from print and broadcast outlets can be aggressive, even rude sometimes. Your temptation may be to shun so much attention. But consider the fact that as media interest in the disaster drifts away – or if you drive it away – the world will assume your community has recovered within a few months. Cultivating and building relationships with reporters and assignment editors may prove the best way for you to keep telling the survivors' story for the long time it takes a community to recover. Media attention can keep government and elected officials alert and remind resource providers like grantmakers and donors in the area that survivors need continuous help. Media attention can cause useful discomfort among others who should be helping but who may forget the plight of disaster survivors.

Media consultant Chris Crotty, who volunteered to help the San Diego Community Recovery Team, emphasizes the importance of using media strategically to convey and repeat a few basic message points supported by facts such as: "we're working hard to recover and rebuild; it's a long struggle; 100 homes have been rebuilt but 1,200 still remain; the survivors need all the help they can get." Follow up with specifics.

Government Liaison and Permit Streamlining. Survivors will find that some of their greatest opportunities — with the highest potential for rewards in terms of getting back to normal sooner — will lie in developing and maintaining productive relationships with government agency staff members and local elected officials. The more respectful, reciprocal and cooperative these relationships can be, the better. It rarely works for anyone to go in, guns blazing, and demand that an elected official do something, *or else*. Other recovery and rebuilding groups have tapped survivors or community members for this work group assignment who bring related professional expertise and pre-existing relationships with agency and elected officials, perhaps from prior business, civic or social dealings. Such professionals can bring intense political, public policy, resource and practical interests to the table. Expect tensions and stick to conveying precisely what you need. But know that people working for government usually got into that line of work because they wanted to help advance the public interest. It's best to invite them as early as you can to join your recovery and rebuilding group as allies so you can work together in setting priorities and resolving problems. In a few instances, local governments have seen fit to create a dedicated liaison position specifically to smooth the way for disaster survivors as they begin to rebuild, and to excellent effect. (See "Disaster Liaisons" sidebar on page 26.)

Mike Moore/FEMA

Community recovery groups are best served when they maintain productive and cooperative relationships with government agencies charged with helping them.

2. How to understand building plans

- **Offer information to allow survivors to better understand and scrutinize their building plans;**
- **Make sure notes are where they should be and all necessary elements are included;**
- **The result will be less time going through the process with local government.**

3. How to protect yourself when hiring a contractor

Offer information regarding:

- **How to read a contract;**
- **How to scrutinize a contractor's license;**
- **How to go to state licensing bureaus for proper vetting;**
- **Encourage three bids and provide guidance on how to arrive at apples-to-apples comparisons.**

4. Storm Water Management Requirements

After a fire soil is left exposed, increasing the threat of run-off. Exploring local requirements for storm water management can help a community address important preventative measures.

5. Fire Safety Requirements

- **Fire codes often change after a disaster because governments learn how to build more safely.**
  Example: *After a San Diego fire, officials noted that homes built on ridgelines were destroyed and instituted a setback from the ridgeline.*
- **Potential speakers: representatives from both the building department and various fire jurisdictions are suggested, as codes can often be different and even conflict.**

Additional workshop suggestions include:

6. **Insurance Workshop by George Kehrer of CARe, Inc.**
7. **Working with Contractors, by Laurie Delgado of Escrow Funding Services**
8. **Dirt to Drapes, by Bill Dexter, construction risk management specialist in California, presents a comprehensive overview of managing the rebuilding process (www.wfdexter.com).**
9. **Tax Help for Fire Survivors, by Anna Maria Galdieri, CPA, and chair of the Disaster Tax Subcommittee for California Society of CPA's**
10. **Legal Clinic, to address the myriad legal issues that arise during the recovery process.**

Photo courtesy UPH

A fire survivor shares her experience moving into her new home at a workshop sponsored by United Policyholders in Rancho Bernardo, Calif.

Government liaison and permit streamlining work groups generally take on the following tasks:

- *Tackling the really tough issues of infrastructure deficiencies and building code and zoning changes that make rebuilding older homes a challenge;*
- *Convening regular problem solving sessions involving community members and both elected and appointed officials;*
- *Gathering insights and information about the building permit and planning review process and communicating it to survivors;*
- *Identifying outside experts like architects, contractors, landscapers, planners and others as resources to help survivors think about rebuilding not just homes, but a whole community.*

Survivor Wisdom: Give yourself permission to ask for what you need.

Community Engagement. Disasters have a way of attracting many generous volunteers from inside and beyond affected neighborhoods. Community recovery and rebuilding groups often can use the assistance of such volunteers, and can play a useful role in organizing and coordinating the influx of help so that it reaches the survivors who need it most. Forming a community engagement work group can be a first step in creating good systems for tapping involvement of volunteers, attracting contributions of funds and material, and keeping the plight of survivors and damaged neighborhoods in the media and public eye. Community engagement work group members:

- *Continually assess where help is needed and channel human resources to address the need;*
- *Reach out to and secure discount programs from local merchants;*
- *Arrange for expert workshops on such topics as insurance, income tax, building, landscaping, safety and other issues. (See "Workshop" sidebar on page 28);*

- *Recruit and put to work strong leadership for the recovery and rebuilding group itself;*
- *Schedule and organize recognition and celebration activities and events.*

Rebuilding. Replacing destroyed and damaged homes, landscapes, infrastructure and other structures quickly becomes the focus of any community's attention after a disaster. A rebuilding (or "reconstruction") work group's agenda and activities will cover the range of issues that surround re-establishing the community's physical infrastructure. In the best of circumstances, the rebuilding work group becomes a forum to first help survivors absorb and understand the scope and implications of their own and the community's loss. As time goes on, the work group can support survivors by gathering expertise and insight into such matters as:

- *How property owners can assure they obtain a fair insurance settlement (coordinating with the insurance committee);*
- *What's involved in reconstructing a home or a business;*
- *Getting the best return for every dollar invested in rebuilding;*
- *How to work effectively with architects, building contractors, landscapers and others;*
- *Rebuilding with fire-safe or fire-suppressive materials and landscaping;*
- *How to anticipate and avoid planning and building permit pitfalls (coordinating with the government liaison and permit streamlining committee).*

One rebuilding work group, working with a group of volunteers committed to constructing replacement homes for people in great financial need, designed a set of model plans for variously sized homes that was adopted by a county building department. This sort of creative adaptation to specific local needs is where a well-informed, active rebuilding work group can make a genuine difference for survivors.

One thing a rebuilding group should NOT do is endorse or recommend any contractors, no matter the relationship. Encourage individuals to always conduct their own due diligence and gather their own construction bids.

Resources and Finance. Recovery and rebuilding work groups often raise and administer contributions of money and material to offset costs of such things as telephones, office rental, newsletter printing, copying, website hosting and maintenance, clerical help and event expenses. It helps to have a few savvy people on board who feel comfortable soliciting resources and managing funds. The fundraisers will spend time reaching out to local and other businesses and corporations, helping cultivate individual donors, perhaps handling survivor relief funds collected directly or through mainstream agencies like Red Cross or United Way, or meeting to help staff from grantmaking foundations determine priorities.

Major disasters often attract the interest of charitable grantmaking organizations with the means to grant funds to cover the financial costs of certain aspects of recovery and, where survivors have few or no resources, rebuilding. Other organizations have the ability to collect and re-distribute contributed funds, often in the form of smaller grants. Organized groups of citizens – such as the groups described in this booklet – who are close to the disaster, working for survivors and are aware of local needs have enormous credibility with grantmaking organization staffs and with donors. Representatives of organized citizen groups need to quickly make their purposes, priorities and aims apparent to potential corporate, foundation and individual funders in their area, or who have an interest in their area. Grantmakers need time to weigh a range of responses from immediate relief to longer-term grants that will help citizen-led disaster recovery and rebuilding groups meet the minimal operating costs of doing their work. Early contact with funders by legitimate groups of local citizens – even if they have not yet formed an organization or affiliated with a fiscal sponsor – can position the group for both immediate and longer-term financial support that will sustain recovery and rebuilding work to completion.

Valerie Nash, who authored a pivotal report on 2003 post-disaster community needs for the San Diego Community Foundation, said: "It was an important part of my role to help the foundation understand that local citizen groups in the burn communities were forming spontaneously and that the foundation could not expect that they would be as sophisticated or as structured right away as many of their usual grantees." To the foundation leadership's lasting credit, grants directed to support many of the groups that Nash identified have proved catalytic in community recovery and rebuilding. (See link under "Helpful Resources" on page 44.)

Communities need to expect large contributions of "stuff," most of it useful, some of it not. The moment it's clear you're a credible group of trusted community folks, you'll become a drop-off point for everything from blankets to bottled water, tools to tubes of toothpaste. Work group members need to be prepared to document – in writing or, better, on a computer spread sheet – and find storage space for donated items.

Donated Clothing: The "Second Disaster"

Beware what experienced recovery volunteers have dubbed "the second disaster": donated piles of used clothing and old furniture that can overwhelm survivor groups. Anticipate the public's desire to help in the immediate aftermath by offering helpful suggestions of how and what to give. Rather than donations of "stuff," encourage people to hold garage sales and donate the money earned. Gift cards are also very helpful to survivors. If your group does find itself flooded with donations, it's best to re-direct items to local agencies capable of handling material. Survivors of the Tea Fire in Santa Barbara were encouraged to post their immediate needs when registering to the recovery group's website.

Of course, many donations can be very helpful. The community of Ramona, in San Diego County, found creating a swap-and-shop of donated items was helpful. And Mountain Hearts and Lives in San Bernardino received a corporate donation of new Adidas tennis shoes. Find out the donor's name where possible and, as with cash contributions, send a letter of thanks as quickly as you can. The whole area of documenting and acknowledging donated "stuff" is a great activity to place in the hands of work group volunteers.

Volunteers with fund management experience – a local banker, perhaps, or other highly trusted community member – will help keep track of where the money comes from and how it's used, as well as keep the books straight and balance the checking account. This group can also explore the pros and cons of setting up a separate charitable organization or affiliating with an existing organization.

Since few recovery and rebuilding groups intend to be around longer than a few years, some choose to work with a fiscal sponsoring organization like Los Angeles-based Community Partners (www.CommunityPartners.org). Linda Fowells, Executive Vice President at Community Partners, notes that "groups like ours are efficient, economical public benefit corporations set up especially to handle and account for charitable funds on behalf of new, small or time-limited groups." She emphasizes that citizen groups should locate good fiscal sponsors who can supply fiscal and administrative services and often provide program planning counsel and technical assistance, too.

Andrea Booher/FEMA

Unmet Needs. As time goes on, disaster survivors sometimes become aware that they have no personal or family means to take care of expenses or address overwhelming problems. Members of an Unmet Needs Work Group stay alert for survivors with physical, social, emotional, monetary or other needs and create a simple, dignified way for survivors to voice those needs and get them resolved. They evaluate each situation, offer help and work together to identify alternative avenues for survivors who have exhausted all resources available to them.

Uninsured or underinsured survivors will often require the assistance of the community and community leadership to get back on their feet. Case managers from organizations such as the Salvation Army or Red Cross can help assure that survivors apply for all available financial assistance from FEMA, the Small Business Administration and other programs. Eventually, a real picture of remaining needs will begin to come into focus, and the Unmet Needs Work Group can help families by patching together financial assistance from charitable organizations and volunteer labor from groups like the Mennonite Disaster Service.

After the San Diego area fires of 2003, an Unmet Needs Work Group helped out with everything from making a small cash contribution to meet a survivor's immediate one-time emergency expenses to working with several uninsured survivors to put together cash, volunteer assistance, contributed labor and donated materials to build entirely new houses.

There are several different types and levels of volunteer groups that can prove very supportive where unmet needs are concerned. After a disaster, many of these organizations will come forward to assist survivors with their immediate needs as well. Groups like the Red Cross, Salvation Army, Southern Baptists, Habitat for Humanity and the Mennonite Disaster Service will often provide short-term services, but they have also been known to aid in the long-term recovery process if invited by active and well-organized local recovery committees.

In Practice: As an example, the Mennonite Disaster Service (www.mds.mennonite.net) has provided invaluable assistance to stricken communities, aiding with clean-up, repairs and rebuilding. After the 2003 San Diego fires, the MDS secured grants from local foundations and set up a long-term recovery camp that worked side-by-side with the local recovery effort. The MDS has continued to retain a presence in the area, assisting communities after the 2007 San Diego fires and, as of June 2009, rebuilding homes in the community of Dulzura, just outside of San Diego.

A Few Words on Building Momentum... Patiently

Survivor wisdom: "You need to slow down to move fast."

WORK IN EACH of the critical areas laid out above can begin immediately and grow more sophisticated with time. Don't wait until all of the disaster survivors are accounted for to begin organizing work groups and holding regular meetings. Gather at least once a week in a place where survivors will feel comfortable. Remember, it is very important to meet in the same place consistently if you can. Practice the approaches to communication and outreach suggested in this booklet and invent some new ones of your own. Expect people to come in when they feel ready. Once they've decided to attend, give them time to settle in. Don't work too hard in demanding that people participate. Simply do what good organizers always do:

Photo courtesy San Diego Foundation

Volunteers from Mennonite Disaster Service help rebuild homes in San Diego County.

- *Keep reaching out and extending open invitations for people to participate;*
- *Lend a hand and assist people readily, even if it's on a limited basis;*
- *Help everyone understand that the community's future is at stake;*
- *Provide a welcoming environment;*
- *Share accurate information and expertise;*
- *Encourage people to express their needs;*
- *Jointly identify and agree on what issues need resolving and in what order;*
- *Illustrate where individual needs and broader community interests meet;*
- *Recognize, recruit – and practice – committed, capable leadership;*
- *Define and periodically review what success will look like;*
- *Mobilize volunteers by forming work groups to get things done;*
- *Assign specific tasks to those who might otherwise not know how to participate;*
- *Become visible to and vocal with decision-makers and resource providers;*
- *Refer people to helpful resources;*
- *Celebrate victories large and small.*

When some of the more reluctant survivors see other people they recognize, and feel themselves in the company of others with similar experiences and concerns, many will make the decision to participate as well.

A Few Words on Making Meetings Work... Effectively

Casey DeShong/FEMA

NO DOUBT you've figured out that a lot of the organizing work to support recovery and rebuilding revolves around meetings. Major disasters change the fundamental rhythms of community life and make meetings necessary, at least for a while. Since this is the case, it's good advice to draw on the wisdom of dozens of disaster survivors who contributed to the following list of tips for making meetings work effectively:

Meeting Place

- *Make the meeting place comfortable and welcoming. In many cases, survivor meetings may be the only place of relief and sanctuary people can rely on for a long time.*
- *If you move the meeting place, make sure you notify people with signs and other forms of communication. The best way to lose the confidence of disaster survivors is to keep changing locations.*
- *Food is a great comfort, a social equalizer, and it helps survivors keep up their energy. Ask local grocery and discount market managers, church and religious leaders, service club directors and food pantry administrators for donations of refreshments.*
- *As soon as you can, find a permanent place that can serve your group as a central disaster recovery headquarters. Sometimes you can get a long-term donation of a small storefront office space, other times you may have to pay rent. But having a place that people begin to see as their own helps the whole community regain a sense of stability and certainty that has been compromised by the disaster.*
- *Use a bulletin board to post information. Set up a resource table where people can pick up handouts. Provide all resource information in writing.*

Meeting Participants

- *Start with the survivors who want and need to get together. Build from there.*
- *Select a meeting chair – a person respected by the group whose ego is under control, does not want to bully or dominate, and who cares above all else about moving things along at a pace that's helpful and productive for the meeting participants. Consider rotating the chair position among a few people who have earned the confidence of everyone involved.*

- *New participants will join as word gets out, so be prepared for the number of participants to grow larger from meeting to meeting.*

- *Offer survivors privacy from the media, from commercial vendors, from gawkers and from the merely curious.*

Meeting Time and Frequency

- *Choose a regular time and stick to it. Survivors will appreciate the consistency. Evenings and weekends work best for busy people.*

- *Keep holding regularly scheduled meetings even if attendance ebbs. Survivors and other participants in your group will get "meeting-ed out" from time to time despite your best efforts at keeping people engaged. Expect peaks and valleys in attendance. It is not the least bit uncommon. Whatever you do, don't stop holding meetings when attendance falls off periodically. Survivors who have been participating will grow to count on the regularity and predictability of gathering. An abrupt change — or end — to meetings does them no good.*

Meeting Protocol

- *As people arrive, learn their names if you don't already know them. Introduce them to others. Give participants name tags.*

- *Prepare a simple form people can complete that gives you contact information for your database and the basic facts necessary to keep in touch. (See the "Fire Survivors Community Database Information Sheet" on page 42 of this guide for an example.)*

- *Develop and stick to a basic, yet flexible agenda. The routine of moving through an agenda with a familiar structure will provide survivors with some comfort and predictability.*

- *Be prepared to repeat basic information from meeting to meeting. Repetition might irk a few people, but most folks are preoccupied — even traumatized — in ways that simply leave them unprepared to absorb information until they've heard it several times. Print plenty of extra copies of everything. Don't assume people read something just because they took it with them the first time.*

- *Provide — and periodically repeat — basic information regarding resources, services and assistance available to survivors from groups like FEMA, state and local agencies, and from local private charitable groups.*

- *Arrange for agency representatives to make presentations to the group about resource availability and the process for securing resources.*
- *Work with others who are knowledgeable and reliable to check and be sure that the information you are distributing is accurate and up to date.*
- *Allow plenty of time before and after meetings for people to informally talk and socialize. They'll want to catch up with each other, share stories, locate neighbors, commiserate and comfort one another. No one will want or need to be bombarded with information early on, so gauge how much people can absorb. As time goes on, people will grow in their capacity to take in more information.*
- *Remember that patience with one another strengthens the entire group and helps maintain everyone's stamina in the face of difficult challenges and disappointments.*
- *Practice an essential principle of disaster recovery by creating space for time, talk and tears. Don't rush this process and your group – along with its priorities, interests and agenda – will begin to emerge organically.*

Meeting Agenda & Content

Let the contents of the agenda evolve from the needs of the people who are meeting. Then, as mentioned before, stick to a regular format for addressing those needs.

- *Here are a few basic agenda points to use for getting started:*
  - *Welcome and Review of the Group's Purpose*
  - *Review (and Modification) of This Meeting's Agenda*
  - *Brief Self-Introductions by Participants*
  - *News, Updates and Announcements*
  - *Work Group Reports and Action Items*
  - *Steering Committee Report*
  - *"Rumor Control"*
  - *"Gripes and Grumbles"*
  - *Guest Speaker (if appropriate)*
  - *General Discussion*
  - *Other Items of Importance*
  - *Adjourn*
  - *Social Time*

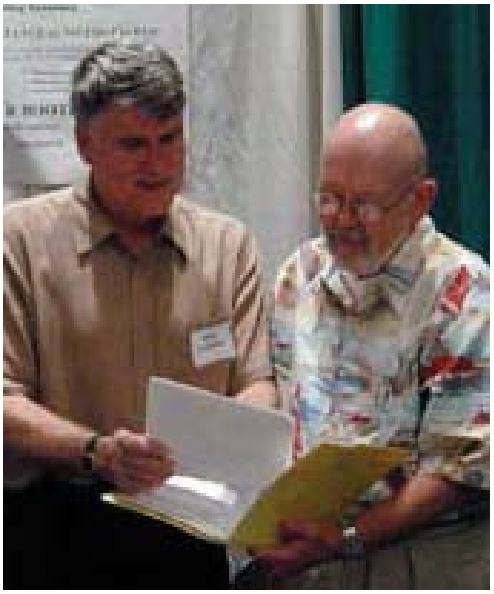

Photo courtesy CARe

- *Let regular meetings serve as a forum for surfacing rumors and resolving rancor. Here's why:*
  - *Rumors: As a way of regaining certainty, survivors often grasp onto all kinds of information after disasters and forget sometimes to check out what they are hearing for accuracy. Help the whole group by deliberately taking time to separate fact from fiction. You might need volunteers who will go out on behalf of the group and report back what they learn.*
  - *Rancor: Many disaster survivors need to blow off steam, often wanting to direct blame at others they think contributed to or caused their loss. Government officials and agencies — even fire, police and emergency aid organizations — often end up as targets. Most folks just need a chance to get things off their chest and will soon regain perspective. Where rancor grows, it may make sense to create a forum in which representatives of the agencies or organizations have a chance to listen respectfully, address issues directly, demonstrate they are human, clarify their agency's capabilities, and commit to working with survivors toward resolving problems.*

- *Continually urge survivors to keep caring for themselves and their immediate families. Your neighbors and friends will experience stress. Caring talk can help them recognize its effects and consequences. Encourage, but don't push people to consider taking advantage of mental health services such as those provided by FEMA after disasters or counseling services frequently offered by trusted local clinics and agencies.*

- *Continually alert survivors about:*
  - *Calling and reporting damage to insurers so adjustors can be assigned to the case;*
  - *Exercising caution in signing insurance company forms, releases or legal documents;*
  - *Keeping expense receipts for everything and anything disaster-related because they will need them for tax, insurance and other purposes;*
  - *Guarding against identity theft since disasters, with lots of relief money circulating, can often attract unsavory characters ready to take advantage of vulnerable people;*
  - *Dealing with people they trust and who they can hold accountable for respecting their privacy.*

For a very useful short course on making meetings work, read the book *How to Make Meetings Work* by Michael Doyle (Jove Books, reprint 1993, 298 pages, ISBN number 0515090484, $7.50).

A Few Words on Keeping Your Structure Simple... Legally

CITIZEN-LED DISASTER RECOVERY and rebuilding groups organize and affiliate in many different ways. It is usually a certainty that none of them wants or intends to be around forever. They want to tackle and finish the job at hand. Since most of these groups will attract either cash or in-kind charitable contributions, a group's status as a legal public charity (exempt from state and federal taxes under Section 501(c)3 of the United States Internal Revenue Code) will be important to individual and private foundation donors. To assure tax-exempt charitable status, some groups attach to existing charitable organizations and others organize independently by incorporating as nonprofit public benefit corporations and securing federal and state tax-exempt status.

It's generally quicker to attach to existing organizations set up to act as a "fiscal sponsor" than it is to establish a brand new charitable group. The latter can take anywhere from a few weeks to several months. For example, the Eaton Canyon Recovery Alliance and San Bernardino Old Fire Recovery Group found it convenient and simple to become projects under the umbrella of Community Partners (www.CommunityPartners.org). As a fully qualified charitable organization, a fiscal sponsoring organization like Community Partners (or, for further example, the Colorado Nonprofit Development Corporation in Denver or Tides Center in San Francisco) has been set up especially to meet the needs of groups in the early start-up stage or which have organized for short-term purposes. Lake Arrowhead-based Rebuilding Mountain Hearts and Lives, exercising another option, affiliated with the local Soroptimist organization at the very outset of their work and later incorporated separately.

A strong citizen-led disaster recovery group will allow survivors to move forward with their individual recovery and rebuilding more quickly and more efficiently.

Rob Melendez/FEMA

The worst thing that can happen for groups of survivors is to needlessly haggle about corporate forms, hierarchies, bylaws, titles, turf issues, organizational structures and so on. This takes their eye off helping survivors and the whole community return to normal. A group's best bet is to keep the structure simple with enough controls in place to govern easily while providing donors and others the highest possible level of confidence that money donated for relief, recovery and rebuilding will be handled honestly and responsibly.

Final Thoughts – Pay it Forward

A SIMPLE REMINDER: If this booklet is useful in helping your community recover and rebuild, then, after the next disaster, pay the favor forward. Your know-how might make the difference between disaster survivors living broken lives or growing whole once again. Become part of the survivor network by sharing what you've learned about recovery and rebuilding with future disaster survivors. They will need your help. You will have honored those whose work helped your community and you return to normal. And you will feel good about what you've done for the rest of your life.

Your experience in working with an organized community recovery effort can have impact far beyond yourself and your neighborhood. When you're able, share what you've learned. Pay it forward, and help ease the way to recovery for future disaster survivors. Here, a Red Cross volunteer comforts a fire victim in Rancho Bernardo, Calif.

Andrea Booher/FEMA

Fire Survivors Community Database ***Information Sheet***

Your Name: _____

Name of Spouse / Significant Other _____

Other Household Members:

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Name: _____ Relationship: _____

Address of Home Affected by Fire: _____

_____ Phone: _____

Temporary / Current Address (if different): _____

_____ Phone: _____

Other Contact Numbers:

Work Phone: _____

Cell: _____

Email: _____

Other: _____ Accept texts? ☐

Spouse/Significant Other

Work Phone: _____

Cell: _____

Email: _____

Other: _____ Accept texts? ☐

Emergency Contact and Telephone Number

_____

_____

Name of insurance Carriers:

_____

_____

Name of Homeowner's Association:

_____

_____

Preferred Method(s) of Contact

- ☐ Current Home Phone
- ☐ Cell Phone (self)
- ☐ Cell Phone (spouse S/O)
- ☐ Work Phone (self)
- ☐ Work Phone (spouse S/O)
- ☐ Email (self)
- ☐ Email (spouse S/O)
- ☐ U.S. Mail
- ☐ Text

My Home Was

- ☐ Destroyed
- ☐ Damaged, but not destroyed
- ☐ Not damaged or destroyed

Other: _____

Other Major Property Damaged or Destroyed

☐ Car ☐ Boat Other: _____

Do You Own or Rent Affected Residence:

☐ Own ☐ Rent

I have the following contacts, skills and/or resources that might be useful to the recovery effort:

_____

_____

I would be interested in assisting with the following: _____

_____

Sample ***Grant Proposal Template***

Please keep in mind that this is a generic template that can help lay the groundwork for a grant proposal. When seeking foundation grants, however, you'll always need to research the funding interests and grant guidelines for each individual foundation from which you decide to seek funds and customize your proposal accordingly.

Name of Program

Grant Request Amount $

Background/Need:
Provide basic background information about your organization and summarize the need for your specific services. Make sure you review the granting organization's assessment of need, if available.

Proposed Project:
Describe what you will do (program model) where you will do it (region or location) and who the recipients will be (target population). Be concise.

Provide 1-3 goals. Example: Our group's goals are: *Ensure that homeowners whose homes are destroyed or damaged have access to resources that support recovery and rebuilding.*

Provide measurable objectives (these would go in a grant agreement letter if funded so are very important). Examples: Our group will:
- *Provide survivor kits to at least 300 families by the end of month 3.*
- *Conduct 12 educational workshops for at least 200 fire survivors (between 18-25 per workshop) by the end of month 6.*

Applicant Information:
Organization:
Address:
Executive Director:
Primary Contact and Title:
Phone:
Email:
Non Profit ID #:
Website:

Fiscal Agent Information (if applicable)
In addition, if you do not have non-profit status please identify a fiscal agent and provide all of the above information for this organization.

Describe how the community and the survivors will be different as a result of your work.
- Fire survivors who complete workshops will have improved emotional well-being.
- Homes will be built for uninsured fire survivors.

Detail who you are working with and how you will coordinate with other recovery and rebuilding efforts. Tell how you would identify and reach your target population.

Organizational Experience:
Briefly describe your group and its history. If you are already working with fire survivors tell us what you are doing.

Project Budget
Include a one-page budget covering a period of 12 months or less. Include all items for which you are requesting funding.

Helpful Resources

Top Ten Resources *from Lila Hayes of CARe (Communities Assisting Recovery)*

1. Get vital insurance claim help and information from CARe **www.carehelp.org**
2. Learn more about your rights as an insurance consumer from United Policyholders **www.unitedpolicyholders.org**
3. A "must-read" on insurance is *Policy Ensurance*, an excellent book available from **www.disasterprepared.net**
4. The Federal Emergency Management Agency (FEMA), **www.fema.gov**, offers a wealth of online information about available programs, services and resources that communities can access after every major disaster in the United States.
5. Feeling stressed? Read *Emotional Recovery After Natural Disasters: How to Get Back to Normal Life*, available from **www.c-ctherapy.org**, which also offers over-the-phone counseling to anyone in the country.
6. Learn from other disaster survivors at **www.disastersurvivornetwork.com**
7. Consider starting an online Yahoo group for your community's survivors **www.groups.yahoo.com**
8. Find replacements for your lost china, silver or crystal **www.replacements.com**
9. Scan and store photos online at **www.scanmyphotos.com**
10. Back-up everything online using an online storage service, like **www.carbonite.com**, in case you're not home to grab the external hard drive you use to back-up all your files (you do have one, right?).

More...

Emergency Response

www.redcross.org The Red Cross provides comprehensive relief services immediately on the heels of disasters large and small.

www.groups.yahoo.com/group/californiadisasters Offers excellent and timely information regarding California disasters in progress

Insurance Help

www.naic.org/state_web_map.htm Find your local department of insurance (for complaints and research)

Personal Property Inventory

www.unitedpolicyholders.org/booksale.html United Policyholders published this guide to both prepare for and recover from a natural disaster. Written *by* survivors *for* survivors.

www.ebay.com eBay is a great place to find experts in certain collectibles. Many companies use eBay as a place to advertise and draw users to their site, not to sell things at their true replacement cost. Find their main website to get real pricing.

www.moneyfactory.gov/section.cfm/8/39 For replacing mutilated currency

Any online retailer (too many to list here) with products online. Find things you had and put them in your "wish list" or even just your shopping cart and print it out for up-to-date replacement costs.

Legal Help

www.abanet.org/cpr/regulation/directory.pdf Find your local bar association (for referrals or complaints)

Rebuilding

www.clsi.com/state_contractor_license_board.htm Find your local contractor's state licensing board (research and complaints)

www.architectsusa.com Find your local architect's registration board (research and complaints)

www.clearhq.org/boards.htm Directory of regulatory boards for a wide variety of professionals, listed by state.

Financial Issues

www.nasba.org/nasbaweb/NASBAMBRP.nsf/SBWebF?OpenPage For your local board of accountancy (CPA licensing board)

www.appraisers.com/consumer/tax_assessors.html Find your local Tax Assessor

www.identitytheft.org Be especially careful of identity theft since you'll be carrying around much more personal paperwork than usual and will be talking to a lot of people you don't know.

For Recovery Leaders

www.disasternews.net Keep abreast of disaster-related news

www.CommunityPartners.org A Los Angeles-based charitable organization, Community Partners helps new community groups and initiatives get started quickly and efficiently. Eaton Canyon Recovery Alliance and San Bernardino Old Fire Recovery Group, as well as the 2003 Fire Recovery Initiative, operate (or operated) as projects under Community Partners' sponsorship.

www.nvoad.org National Voluntary Organizations Active in Disasters is a coalition of organizations that respond to disasters and can offer many helpful resources.

www.heartsandlives.org Hearts and Lives shares information and coordinates volunteer and financial resources for people in the Rim Mountain communities of San Bernardino County and beyond.

www.infoline-sd.org INFO LINE of San Diego County has collected a range of helpful resources in one convenient place to assist in finding agencies, written materials and guidance about fire recovery.

www.oes.ca.gov The Governor's Office of Emergency Services (OES) coordinates overall state agency response to major disasters in support of local government. The office is responsible for assuring the state's readiness to respond to and recover from natural, man-made, and war-caused emergencies, and for assisting local governments in their emergency preparedness, response and recovery efforts.

www.communityrecoveryteam.org The San Diego Firestorm Community Recovery Team (CRT) was established to rebuild homes and restore lives as a result of the 2003 wildfires. Team members include representatives from local community groups, partner agencies, and faith-based organizations.

www.sdfoundation.org/assessment.pdf The San Diego Foundation published an "After-the-Fire Assessment Report" which spurred local recovery and rebuilding efforts after the October 2003 firestorms.

How to Make Meetings Work by Michael Doyle (Jove Books, reprint 1993, 298 pages, ISBN number 0515090484, $7.50)

Preparedness

www.disasterresponseproject.org The Rotary Clubs of the San Bernardino Mountains have been instrumental in creating the Disaster Response Project, an effort to establish disaster preparedness and recovery as a continuing community service focus for Rotary Clubs throughout the United States. Each Rotary Club is encouraged to establish a Disaster Response Committee that will work in partnership with government, disaster relief organizations, faith-based organizations, charitable, and volunteer organizations to assure that when disaster strikes, the community will be better able to serve the needs of survivors.

www.mysurvivorkit.com Helps you keep all of the necessary paperwork together

www.archivemanagement.com Safe deposit box alternative

www.snapfish.com Photo storage

www.homemovie.com Video storage

Become a member of your neighborhood organization. Even if you don't have a home-owners association, there is usually an optional neighborhood organization. They can help you get familiar with your neighborhood and after a disaster can be very helpful in finding your neighbors.

a Community Partners ideas *into* action publication

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