

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

From Chaos to Community

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From Chaos to Community

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Foreword

Now the co-director of a coalition group serving disaster survivors in California's San Diego County, Teresa Manley realized something important shortly after wildfires swept through her home town 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. Still, 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.

From Chaos to Community represents a small first step in compiling guidance and thoughts for citizens who want to organize and act in ways that make their neighbors and communities whole again. We expect others to use what's written here and make the next version of a guide for citizen action even better and more complete.

The people whose experience made this book necessary dedicate it to everyone who reaches out with care, resources and knowledge to future disaster survivors. They ask just one thing if the information here is at all useful to you: When you are whole again, please pay the favor forward. 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 face the challenges they will face. Take your experience, your good fortune and your memories of the help others provided you and give the same care and concern to disaster survivors who need your help now.

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?

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.

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?

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 which brings the area back to its normal risk level.

This booklet draws heavily from the first-hand experiences of survivors who lived through and faced the physical 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 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. These groups have

served as hubs of caring and concern coupled with concrete action toward restoring what was lost.

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 the people we find ourselves counting on to get 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.

Preparing to Organize: First Things First

- Let “emergency first responders” like police, fire fighters 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.
- 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 emergency 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.

Working Alone or Working Together: Which Works Best?

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.”*

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:

Community

- 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.

Individual

- Improving the flow of accurate, timely and usable information to all who need it;
- 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 perspective on local needs;
- Strengthening the effectiveness of community and survivor advocacy efforts with elected and agency officials.

Political and
Governmental

- 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.

Financial

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.

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: 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: 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

The seven essential steps include:

- ▶ **Get Focused**
- ▶ **Get In Touch**
- ▶ **Get Together**
- ▶ **Get Information**
- ▶ **Get Leadership**
- ▶ **Get Organized**
- ▶ **Get Active**

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.

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. Residents of one rural area, for example, typically used the local post office as a common meeting place. After a major wildfire, the post office lobby served as the central place 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:

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;
- 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:

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

- 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;
- Local newspapers, but be aware that home deliveries may have stopped;

- Internet email, but people not in their homes may have limited web and email access;
- A website specific to the local disaster recovery effort (see examples in the **“Helpful Resources”** section at end of this booklet), perhaps with a mediated chat room reserved for survivors.

Other proven communication tools:
(continued)

Step 3. Get Together: Knowing how and where to reach neighbors and residents is the key to gathering people together. Gathering people together, even as each individual or family struggles through their grief, loss and figuring out what’s next, is the key to re-establishing community and taking the first steps toward organizing for mutual self-help.

Begin as soon as possible by calling an informal meeting open to all. 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 any community resident who wants to can come and be among friends and neighbors. Post signs and flyers and use telephones, e-mail and all means available to publicize the early meetings. Be sure to have a sign-in sheet to begin 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. Experience in past disasters shows how different communities end up agreeing on vastly different regular meeting times. 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 2:00 p.m. to meet each Sunday, rain or shine. Lake Arrowhead’s Rebuilding Mountain Hearts and Lives convened at 9:00 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 the section of this report called **“A Word on Making Meetings Work...Effectively”** 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 **“Disaster Survivors Community Database Information Sheet”** on*

page 25.) 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. Locating all or even most of the affected residents will require perseverance and creativity.

Many citizen groups quickly find that the greatest immediate concern of 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 as a group when common or similar settlement problems arise—as well 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.

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 “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.”

Respect the survivors' privacy as consistently as possible. 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. One gossipy organizer might shatter the sense of trust felt by the entire survivor community.

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 about:

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.
-
- 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 and the mayor? The head of the local planning department? The sheriff or police chief? Your congressional representative or United States Senator? Others?
 - 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?
 - How do needs vary across different survivors (home-owners, 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?
- 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 our community?
- Who's making the big decisions and are sufficient numbers of survivor and local citizen voices involved 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, or lead a local labor union. Explain to them that you need 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 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 California community of Altadena after the 1993 wildfires.

How did the disaster change our community?

Despite the loss, what opportunities has the disaster created?

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 and find themselves able to pitch in. Give them time before expecting they will want to participate in wider community recovery and rebuilding efforts.

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.

Step 6. Get Organized: 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 of an organized group 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 of continuously clarifying and staying focused on the neighborhood and individual outcomes you're working together to achieve. Most of all, organizing will help prevent survivor concerns from getting ignored or passed over at any public table where decisions will be made that affect survivor neighborhoods or communities.

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

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, 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 has its own unique mix of community members with distinct talents, gifts, experience, skills and connections.

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 and help slow things down so they can be dealt with directly. If you find that things suddenly clam up or shut down, it may be necessary to take a few steps back—or go all the way back to square one—and approach your organizing work in a new way. 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 and others might disappear and the group remains in flux. While urging that survivor group leaders work extra hard at maintaining a sense of perspective, Kehrer says it's not uncommon for matters that may have seemed resolved to re-surface 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.

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 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 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—as much as possible of the large amounts 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 optional means exist for groups to use that do not require that they affiliate 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 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.

Step 7. Get Active: As you meet and surface issues, 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 work groups.

A Few Words on Working with Survivors... Sensitive

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 interacting with disaster survivors:

Virginia offers the following five points as guides for interacting with 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.

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

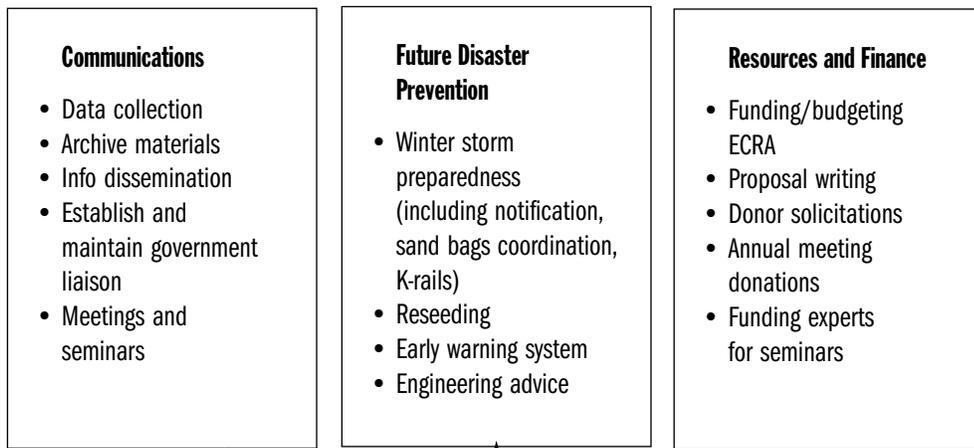
No single individual or entity can take on and succeed alone in the many complex tasks of community recovery and rebuilding. Experiences following other disasters suggest that citizen-led disaster recovery and rebuilding groups—networked with other local agencies and institutions—perform best when comprised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

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.

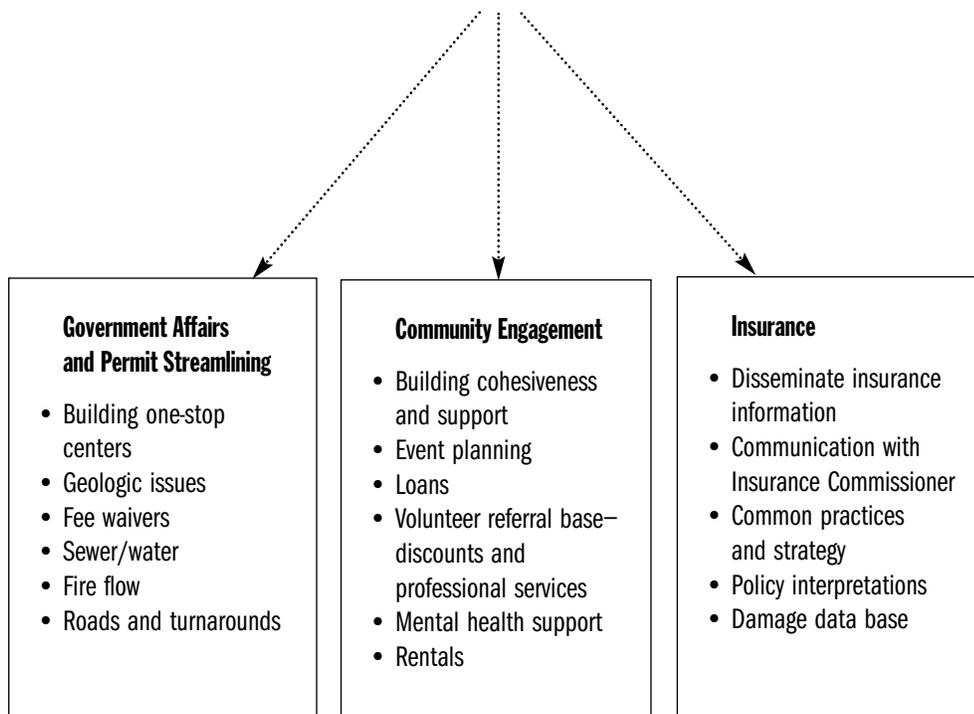
Ursula Hyman, who served as chair of the Eaton Canyon Recovery Alliance from 1993-96, likes to recall an old saying when discussing the success of ECRA in accelerating the recovery and rebuilding of her ravaged neighborhood:

“There’s no limit to the great things a group can do as long as no one cares who gets the credit.”

ERCA volunteers plowed in, stepped up and made a difference. Even for people in the community who experience no, or only minimal, loss, they 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, 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 14 for sample organizational chart).*



**Example:
Eaton Canyon Recovery Alliance (ECRA)
Committee Structure**



The Steering Group

The steering group members—six to eight should be plenty—serve as very active members, co-leaders or leaders of various work groups. The steering group's role is to smooth the way for the work groups to get done what needs doing, 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, the whole effort will blow up

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 the mission at the forefront of every activity. This happens quite organically and from the ground up when people gather and begin voicing common concerns after a disaster. The mission stems from immediate needs—making sure that everyone has such basics as food clothing and shelter—and grows 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 give voice to an end—an eventual outcome of the work ahead—that virtually everyone agrees is important.

For example:

“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—operating within the agreed-upon priorities of the entire group—to make sure the strategies are in place to fulfill the mission.

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 page 14.) The following categories have been used successfully in other disasters to break down work so that it gets done most efficiently:

Categories of work likely to need attention include:

- **Insurance**
- **Future Disaster Prevention**
- **Communications**
- **Government Liaison and Permit Streamlining**
- **Community Engagement**
- **Rebuilding**
- **Resources and Finance**
- **Unmet Needs**

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 provides a place where survivors can educate themselves about what to expect from and how to deal with their insurer. 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 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:

A few common insurance work group concerns include:

- 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” 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.

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 or 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, actionable 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.

Future Disaster Prevention. Immediately following a disaster, dangers often lurk that can increase 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, sight-seers and disaster junkies—can add to the pain, loss and inconvenience that all disaster survivors experience. Future disaster prevention work groups focusing on safety and security as their main concerns—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;
- 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:

Future disaster prevention work groups—focusing on safety and security as their main concerns—take charge of:

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;
- Unsavory or questionable characters hoping to take advantage of people who are vulnerable. Survivor groups 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.

Risks of Post-Disaster Disasters

- Mudslides and related debris flows;
- 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:

- 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.

Common issues that have arisen in this area include:
(continued)

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.

Chief communication goals need to include:

Generally, a communications work group is responsible for:

- Creating safe, accessible settings for disaster survivors to talk, listen and learn about ways to recover and rebuild. A borrowed room can serve as an initial meeting place; later, a permanent meeting site can be rented or, perhaps, donated;
- Publishing a simple, informative local newsletter, website or web log ("blog") or linking up through one of the big internet service providers like Yahoo to create an email communications group for survivors;
- Distributing newsletters in local public venues, post offices, storefronts, grocery stores, libraries;
- Inventing ways of keeping the community informed, such as through the use of a very large community chalk board situated at the convergence of two main roads as has been used by Crest, California fire survivors to keep each other apprised of meetings and new developments;
- 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 with updates and meeting information;
- Publicizing the continuing dilemma of survivors and disaster-stricken communities;
- Developing a long-term communications plan.

Generally, a communications work group is responsible for:

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 outside your community will assume you've 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 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 (crotty@crottyconsulting.com), 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 1200 still remain; the survivors need all the help they can get” and then be specific about those needs.

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

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.

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 meeting the need;
- Reach out to and secure discount programs from local merchants;
- Arrange for expert workshops such as on insurance, income tax, building, landscaping, safety and other issues;
- Recruit and put to work strong leadership for the recovery and rebuilding group itself;
- Schedule and organize recognition and celebration activities and events.

Community engagement work group members:

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; and,
- How to anticipate and avoid planning and building permit pitfalls (coordinating with the government liaison and permit streamlining committee).

As time goes on, the work group can support survivors by gathering expertise and insight into such matters as:

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.

Resources and Finance. Recovery and rebuilding groups often raise and administer contributions of money and materiel to offset costs of such things as telephones, office rental, newsletter printing, copying, website 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 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 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.

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 items that come in. If your local group cannot handle the volume, it’s best to re-direct donations to local agencies capable of handling materiel. 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, Vice President for Programs and Public Affairs 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.

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 with survivors to identify alternative avenues for survivors who have exhausted all resources available to them. After the San Diego area fires of 2003, the unmet needs work group helped out with everything from 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.

A Few Words on Building Momentum... Patiently

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:

- 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;

**Simply do what
good organizers
always do:**

Simply do what good organizers always do:
(continued)

- 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 through 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, too.

A Few Words on Making Meetings Work... Effectively

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 the confidence of everyone there.

Fire Survivors Community Database Information Sheet

Your Name: _____

Name of Spouse / Significant Other: _____

Other Name: _____ Relationship: _____

Household Name: _____ Relationship: _____

Members: Name: _____ Relationship: _____

Name: _____ Relationship: _____

Address of Home Affected by Fires:

Home Phone: _____

Temporary/Current Address (if different):

Home Phone: _____

Other Phone Numbers:

Self

Work: _____

Cell: _____

Other: _____

Spouse/Significant Other

Work: _____

Cell: _____

Other: _____

E-mail Addresses:

Self

Home: _____

Work: _____

Other: _____

Spouse/Significant Other

Home: _____

Work: _____

Other: _____

My Home Was:

Destroyed

Damaged, but not destroyed

Not damaged or destroyed

Other: _____

Do You Own or Rent the Affected Residence?

Own

Rent

Other Major Property Damaged or Destroyed:

Car

Boat

Other: _____

Preferred Method(s) of Contact: (check as many as applicable)

Current Home Phone Home E-mail (self)

Cell Phone (self) Home E-mail (spouse/S.O.)

Cell Phone (spouse/S.O.) Work E-mail (self)

Work Phone (self) Work E-mail (spouse/S.O.)

Work Phone (spouse/S.O.) U.S. Mail

Emergency Contact and Telephone Number: _____

Names of Insurance Carriers: _____

Name of Homeowners Association: _____

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: _____

Privacy Pledge: [Local recovery organization name] 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 will only be used by the [local recovery organization name] to assist survivors in the recovery effort.

Meeting Participants
(continued)

- 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 **“Disaster Survivors Community Database Information Sheet”** on page 25 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 Federal Emergency Management Agency (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—and its priorities, interests and agenda—will begin to emerge organically.

- 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's 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
- 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 figure out what is fiction and what is fact. 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 that 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;

Meeting Agenda

- 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 501c3 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.

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 the mission of 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

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 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.

Helpful Resources

<http://www.carehelp.org> The website for Communities Assisting Recovery or CARE mentioned earlier in this booklet as a helpful group aiding disaster survivors in learning about and resolving insurance issues.

<http://www.communitypartners.org> A Los Angeles-based charitable organization that operates an incubator specializing in assisting 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.

<http://www.fema.gov> This site for the Federal Emergency Management Agency provides information about the programs, services and resources of the large government institution that is present in communities after every major disaster in the United States.

<http://www.firerecovery2003.org> This site provides information about and profiles various citizen-led recovery and rebuilding groups organized on the heels of the devastating October 2003 fires in San Bernardino, Lake Arrowhead and surrounding towns, and San Diego County. Site includes other helpful resources and materials, too.

<http://www.heartsandlives.org> The website of Rebuilding Mountain Hearts and Lives which shares information and coordinates volunteer and financial resources to people in the Rim Mountain communities of the San Bernardino mountains rebuild their lives after the October 2003 fires.

<http://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.

<http://www.oldfirerecoverygroup.org> The Old Fire Recovery Group is a team of survivors from the Old Fire (part of the 2003 Southern California Wildfires) who have organized to help each other through the recovery process. A current meeting schedule can be found on the site as well as resources for many aspects of the recovery process and information about the group.

<http://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, manmade, and war-caused emergencies, and for assisting local governments in their emergency preparedness, response and recovery efforts.

<http://www.redcross.org/services/disaster> The American National Red Cross provides comprehensive relief services immediately on the heels of disasters large and small.

<http://www.sdcrf.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.

<http://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.

<http://www.twiceburned.org> The purpose of the site, formed after the October 2003 fires, is to facilitate communications between all Southern California fire survivors and to easily communicate the current "hot button" issues.

<http://www.unitedpolicyholders.org> Mentioned earlier in this booklet, United Policyholders is a helpful group aiding disaster survivors in learning about and resolving insurance issues while working to educate legislators about policies that would serve the broad public interest of insurance consumers.

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