

Preparing for and Responding to Public Emergencies and Natural Disasters

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The Chinese character for disaster

has two parts

危

Danger

機

Opportunity

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I. Introduction

This handbook, the funding for which was provided by the David & Lucile Packard Foundation, was designed to help philanthropic foundations prepare for and respond to emergencies on all scales.

One can imagine a spectrum of crisis situations requiring responses. At one end is an emergency such as a person losing a job or an agency having a fire. At the other end of the scale is a disaster such as a flood, earthquake, riot, or hurricane (an event of low probability but potentially high impact).

Foundations have a unique role to play in responding to such situations because they have ready assets to use, they know a given community very well, and they are flexible and not politically governed.

In producing the handbook, the author traveled across the country and met with Federal Emergency Management Administration (FEMA), United Way, Red Cross, and foundation personnel. The effort was to determine how these agencies have dealt with emergencies, mainly disasters, and to see what ideas they have to be more effective the next time.

This handbook tries to delineate a role for philanthropic foundations vis-a-vis the Red Cross, FEMA, and United Way. The Red Cross has a goal of being able to respond in two hours to an emergency/disaster. FEMA primarily contributes federal money for the rebuilding effort after a disaster, although the most recent word from FEMA is that it is involved in mitigation, preparation, response, and recovery regarding disasters.

Other governmental entities that respond to disasters include state and county Offices of Emergency Management, the Small Business Administration, and the General Services Administration.

It appears that foundations can have a role with emergencies, can plan ahead regarding disasters, and can play a significant part in rebuilding efforts after a destructive event. This handbook offers suggestions for foundations to consider.

“As funders we have a lot of leverage at the grass-roots level.”

Executive Director, Private Foundation

Private foundations have the ability to respond effectively to emergencies and disasters affecting individuals and human services organizations. They can even give to non-501(c)(3) programs and individuals by using a community foundation to make the grant if necessary. Foundations can also form relationships with each other so that when a disaster strikes, an immediate response mechanism is already in place.

II. Background

Natural occurrences such as hurricanes, floods, fires, and earthquakes have increasingly more devastating consequences due to urbanization. As people continue to move into areas heretofore undeveloped, the impact of these natural occurrences may be expected to continue to increase as well.

It is the involvement of volunteers and social organizations that saves people in a disaster. For example, in an earthquake a limited number of buildings account for most of the injuries. Most people are rescued in the first seventy-two hours after the earthquake, primarily by co-workers and family members. Thus, it is essential that foundations become prepared before a disaster occurs, so that they can respond quickly and be of greatest assistance to the community once a disaster has occurred.

III. Emergencies

Emergencies are at the beginning of the scale before disasters. As foundations prepare to respond to emergencies, they become better oriented to respond to disasters. Both individuals and agencies have emergencies. For an agency, an emergency is an unexpected event that threatens the continued existence of the entity, e.g. a fire or theft.

Immediate Grants Fund for Non-Profit Agencies

Some foundations have established funds that can provide immediate money to an agency facing an emergency such as a loss by theft of all of its computers. The agency director determines what it would cost to rent computers until the insurance policy pays out; this information is forwarded to the foundation and it makes funding or lending decisions. The whole process can take less than two hours and the agency is back in business.

- **Recommendation:** Consider creating an emergency grants fund to respond to emergencies at non-profit agencies.

Emergency Loan Fund for Non-Profit Agencies

The Northern California Grantmakers (NCG) since 1972 has sponsored the Emergency Loan Fund to deal with situations that put clients at risk, i.e. they will not receive the services they need. An example would be an agency not receiving a government check in time to cover contracted services and salaries. A no-interest loan would be made which is paid back when the government check arrives.

The Loan Fund is administered by a consortium of foundations under the NCG that meets regularly, pools its money, and has a full time staff.¹

- **Recommendation:** Consider pooling resources with other foundations to increase the resources available for responding to agency emergencies.

¹For further information on the Emergency Loan Fund call Alan Levinson, Northern California Grantmakers (415) 777-5761

Individuals' Emergencies

Some foundations give money to meet the emergency needs of individuals. Rather than requiring people to call the foundation directly, a foundation can give money to human service agencies on an "as needed" basis. This places the responsibility on the agencies, rather than the foundation, to verify the emergency, ascertain the person's need, and make the decision. This method also speeds the process.

Such a relationship strengthens the agency to meet the needs of the public it serves and makes good use of its expertise. In addition, such grants to individuals are usually small and demonstrate the effectiveness of limited funds given at the right time.²

- **Recommendation:** Find outstanding agencies that serve people in need and offer to fund Emergency Response Funds.

IV. Disasters

First Response

Immediately after a disaster occurs, foundation personnel need to be concerned first about their own safety and then that of the agencies they fund.

Foundations should be prepared for a minimum of seventy-two hours of self-sufficiency after the disaster. The foundation staff should have plans to operate away from the office when the situation makes the office inaccessible.

- **Recommendation:** Have a current staff and Board of Directors roster with home addresses and telephone numbers for each staff member and board member to keep at their homes.
- **Recommendation:** Store copies of computer disks containing foundation records away from the foundation.

²For further information on Emergency Funds see report by the Ford Foundation listed in the reference section.

- **Recommendation:** Delineate a chain of command in responding to a disaster, e.g. Executive Director, Board Chair, etc.
- **Recommendation:** Have a portable cellular telephone (one that fits in a briefcase, and not a car phone) available for use by the foundation executive and staff.
- **Recommendation:** Consider giving discretionary authority to the foundation executive to make immediate grants after a disaster.

The first four recommendations above apply equally to non-profit agencies. Foundation personnel should encourage compliance.

“Money isn’t the problem after a disaster. It pours in.”

Board Member, National Disaster Relief Agency

Money might not be the problem, but getting it to the right place at the right time is what disaster relief is all about.

Money is the primary tool of a foundation. It is the skill with which it is disbursed that proves the effectiveness of the foundation.

There are two dimensions in giving out money after a disaster: immediate relief and recovery/rebuilding. It is generally agreed that foundations can play their major role in the second or recovery phase.

Basics of Disaster Response

Red Cross

The Red Cross can respond in two hours with relief help in the form of food, clothing, and shelter. It can give direct financial grants to individuals who are verified disaster victims.

FEMA

FEMA's response time ranges from twenty-four hours to two weeks after a presidential declaration of an emergency. It provides financial assistance up to \$11,500 to individuals; it can give funds to non-profits providing essential government-type services. FEMA funds can be supplemented with state disaster money.

Foundations

Foundations may provide financial assistance to individuals and organizations. Each foundation's response time is dependent upon its internal rules for responding to disasters. Foundations can speed response time with prior agreements with non-profits to help them after a disaster. Community foundations can act as depositories for money from national foundations, individuals, and local government.

Types of Disaster-Related Grants: Immediate Relief, Intermediate Assistance, and Long-Term Recovery

The Red Cross is best prepared for immediate response. This includes provision of food, clothing, and shelter. Foundations can provide for a number of services through grants to food banks for distributing commodities, to shelters to increase day and night facilities, and to agencies to provide transportation of donated goods and building materials to the intended recipients. These funds are supplemented by FEMA and insurance.

Intermediate Assistance includes grants for arts, human services, and health groups to get stabilized. A specific example would be funds to establish a telephone hot line for referring victims to services.

Foundations can provide long term recovery grants in the form of funds for conferences on "Lessons Learned," for school districts to rebuild and develop prototype, full-service elementary schools; for transitional housing, for case management services, and for rebuilding and repairing homes and non-profit facilities. After disasters, often there is a "rebuild" organization formed.

"We don't need new processes to respond to a disaster. Our response should be the same as usual, only more of it."

Board Member, Community Foundation

The argument by this person is that foundations are most effective in responding to a disaster by funding for long term recovery vs. immediate relief grants.

The fact is that foundations are in a unique position to do both, i.e. survey non-profits immediately after a disaster to respond to their needs and assist with community and economic development over the long haul.

Situation After a Disaster

Examples of the situation after a disaster would include no power, limited communication, no street signs or street lights, torrential rains, traffic jams, no gas, no commercial transportation, massive loads of incoming goods which can not be used, no temporary lodging, no multi-lingual speakers, debris everywhere, downed power lines, damaged cars, fear of looting, and need for security of goods.

“I wish we could have turned off the spigot. Stuff came from all over the country and flooded our spaces and inhibited our ability to store vital items.”

Relief Worker, South Carolina

Two of the primary needs after a disaster are warehouse space and volunteers to load and unload trucks. Interestingly, much of the material donated is unusable because it is not sorted by item, size, or intended use.

Kinds of Services Needed after a Disaster³

1. Additional care for latchkey children
2. More pre-school care
3. Stress workshops at elementary schools
4. Emergency temporary shelter
5. Crisis line
6. Post-traumatic stress counseling
7. Student community clean-up team
8. Student food program
9. Volunteer youth workers
10. Paid youth work crews
11. Therapy for children with post-traumatic symptoms

³Adapted from a list compiled by the Community Foundation in Charleston, South Carolina after Hurricane Hugo.

12. Budget counseling for families with changed economic circumstances
13. Rebuilding and repairing homes that are not insured
14. Medicines, especially for elderly
15. Help with utility and rent payments
16. Food
17. Housing assistance (mass and individual shelter)
18. Direct assistance (credit vouchers)
19. Establish computer management system to track clients

Examples of Disaster Funding

\$75,000 to set up the Tornado Recovery Task Force consisting of a social worker, psychiatrist, and architect to link people with services, help them with their loss, and assist in the design of new homes.

October, 1979

Hartford Foundation for Public Giving

\$56,000 to complete an emergency medical network enabling ambulances to communicate with each other and with hospitals.

February, 1981

Hartford Foundation for Public Giving

\$140,000 for discretionary spending by recipient agencies in responding to Hurricane Andrew. No applications required; funds given immediately.

August, 1992

Jesse Ball du Pont Foundation

\$2,500,000 to "We Will Rebuild" for rebuilding of South Dade County following Hurricane Andrew. This was part of \$10,000,000 in hurricane related grants.

August, 1992 - April, 1993 John S. & James L. Knight
Foundation

\$1,000,000 to American Red Cross (Greater Miami Chapter) for emergency disaster relief after Hurricane Andrew. Grant made within forty-eight hours.

August, 1992 John S. & James L. Knight Foundation

\$250,000 to create the Los Angeles Recovery Fund; three categories included emergency food, shelter, and clothing (\$2,000 each to ten churches), non-profit organizations hurt by the riots, and non-profits that were serving riot area.

1992 California Community Foundation

\$3,500,000 in the Charleston area for housing; shelter, repairs, tarps, and transportation. The money came from various donors including the city.

1989 - 1990 Trident Community Foundation

\$40,000 in medical equipment to set up a new clinic after the Los Angeles Riots.

1992 Direct Relief International, Santa Barbara

“Some foundations in the area didn’t respond [to the riot damage] because they said they didn’t have a scheduled board meeting in the near future.”

Foundation Executive Director

Possible solutions include the Knight Foundation's by-laws that authorize the Distribution Committee (five persons) to meet by conference call to approve emergency grants. Another option could authorize the foundation's executive director to make emergency grants or to do so in tandem with the board chairperson.

In addition, a foundation could simplify the application process so as to speed delivery of funds after a disaster.

V. Foundations as Conveners of Foundations and Non-Profit Agencies

Before Disaster Occurs

Before a disaster, foundations can and should act as conveners or sponsors of workshops for non-profits to develop emergency plans and delineate agency roles.

- **Recommendation:** Foundations should establish procedures for determining the needs of grantees and other human services programs affected by a disaster.
- **Recommendation:** National foundations should establish a procedure through which, after a disaster, a community foundation could request disaster rebuilding funds for a given locality. Reporting requirements could be agreed upon in advance. These agreements would eliminate the “onerous requirements” reported by people in Dade County after Hurricane Andrew.
- **Recommendation:** All foundations, both on the local and the national level, need to have “special simplified application procedures” for use after a disaster.

In addition, foundations can plan ahead for mutual assistance. For example, the San Francisco Foundation and California Community Foundation have discussed a mutual agreement that would authorize one to come into the area and act on behalf of the other, if the latter is put out of commission by a disaster.

After Disaster Occurs - Relief and Rebuilding

After a disaster has struck, there is the immediate need to assess damage and decide what is needed and where funders can be helpful.

- **Recommendation:** Funders need to convene themselves after a disaster. The convening foundation, or regional association, could be designated ahead of time. They need to produce an information sheet on what is being done and who is doing what. Duplicative funding is a problem, and knowing what others are doing helps to focus funding.

Bulletins after a disaster supplement meetings. Covering everything from facts to rumors, published every few days immediately after a disaster, such bulletins can keep funders informed.

“We’re not prepared today for a repeat [of a hurricane], but we [agency personnel] know each other better.”

Agency Director speaking after Hurricane Hugo

Emergency plans existed but no one knew it in Charleston. The planning was isolated, each agency for itself. This speaks to the need for periodic meetings of agency executives, to know what to expect from each other.

Funders are also in an appropriate role to convene non-profits to see what they need.

No one foundation can "fund a disaster." Cooperation is needed and there are many examples of such cooperation.

The Durfee Foundation in Los Angeles has established a \$200,000 Durfee Disaster Fund with the California Community Foundation to respond to any disaster anywhere in the world. The Trident Community Foundation in South Carolina acted as a conduit for national foundations to distribute funds. The Durfee Foundation and Trident Community Foundation examples illustrate a method for national foundations to respond to a disaster, i.e. use a local funding entity for disaster response - especially the rebuilding effort.

The Ford Foundation sent staff members to Los Angeles after the riots and participated in the coalition of funders that developed to respond to the emergency.

Community foundations offer not only a depository but an agent in the community that can receive and dispense funds after a disaster. Such foundations should know the community as well as any funders and be able to distribute money to non-profits responding to the disaster.

Establishing a Disaster Relief Fund

After a disaster, if funders are working together, they can collect a Disaster Relief Fund. In many areas, the community foundation acts as the depository for such a fund, and with its public charity status it is readily able to make grants where needed (this includes non-501(c)(3) programs, individuals, public entities, etc.).

In Los Angeles after the riots, such a fund was used:

- First: To get funds to churches for immediate relief to individuals.
- Second: To assess which agencies had the capacity to swing into action for the biggest client load and get funds to them.
- Third: To check whether there were community needs that weren't being addressed and focus attention on them.

Such a fund, through prior agreement by funders, could be established before a disaster or could be set up so it comes into existence spontaneously when a disaster occurs.

A Direct Assistance Fund can provide direct relief for employees of contributing local businesses and employees of non-profits. There is room for both the Red Cross helping large numbers of people, and a Direct Assistance Fund focusing on special population groups.

In many cases, foundations give money to the Red Cross for immediate relief work after a disaster.

VI. Working With Non-Profit Agencies

Disaster Relief Directory

In the San Francisco Bay Area, a compiled Disaster Relief Directory lists non-profit agencies that can help during and after a major emergency [Voluntary Organizations Active in Disasters (VOAD)]. These are the entities that need immediate access to financial resources when an emergency occurs.

- **Recommendation:** Foundations should sponsor the creation and maintenance of a directory of disaster response agencies for a given geographic area.⁴ Foundations can then locate agencies that are past grantees, or are eligible to be grantees.

FEMA Memorandum of Understanding (MOU)

FEMA has the capacity to work with other organizations to create a special relationship through a Memorandum of Understanding (MOU). It is a prior agreement between two or more parties wherein each party is committed to act if a disaster strikes, e.g. FEMA to furnish funds and the agency to furnish particular services. Could foundations have something similar?

⁴For information on creating a Disaster Relief Directory, contact Janet Hofmann, Community Information Program, Peninsula Library System, San Mateo County, CA (415) 595-7950.

- **Recommendation:** Foundations should consider having a Memorandum of Understanding (MOU) with one or more agencies in the Disaster Relief Directory. This MOU should include an agreed-upon definition of a disaster and a promise from the foundation that as soon as a disaster occurs, the agency can immediately call on a certain amount of funds.

Thus, disaster response agencies would know ahead of time that they have access to funds or that they can spend a certain amount, knowing it will be reimbursed by a foundation. Such funds could be used by the agency to get back in business as soon as possible, to give assistance to others, or to begin the recovery effort.

This method neither competes with the Red Cross in its immediate response nor decreases the resources available to it. The MOU does allow established non-profit agencies to stay in business and serve the community.

In The Absence of MOU's

In Florida after Hurricane Andrew, the main concerns of non-profits affected by the disaster were: physical repairs to their buildings (many agencies owned their buildings); administrative support, including helping employees of agencies repair their homes; loss of income from loss of services to the public; need for supplemental staff members; need for cash for ordinary operations; and post-traumatic staff support.

Discussions with foundation executives in other disaster areas indicate that these concerns are universal. For example, the Dade Community Foundation brought in a specialist⁵ after the hurricane who surveyed thirty non-profit agencies to see what was needed. In response, the Foundation offered two RFP's, one for short term support and a second six months later.

In reacting after a disaster, foundations on many occasions have, as a starting point, contacted grantee agencies to see how they have fared and to see what they needed in order to continue their services. On the basis of this information, founda-

⁵Sidney Brien (305) 868-8711

tions can then decide where to give funds. The MOU arrangement speeds this process.

- **Recommendation:** Where no MOU exists with a local disaster relief agency, foundations can issue an RFP to agencies as soon as possible after the disaster, and again in several months when initial “crisis” money has dried up and agencies’ needs continue.

“Foundations [had] better be careful how they give out their money after a disaster. They might make some entities ineligible for FEMA money by giving them a grant.”

Federal Emergency Management Agency Official

Nothing mentioned in this handbook would create ineligibility. The MOU would come closest but it is moot if grant money is used to keep an agency in business.

Another format for working in context with FEMA is to make immediate loans to an agency for repairs and then for the agency to apply to FEMA for support to repay the loans. In this way, foundations could avoid any danger that a grant might make an entity ineligible for FEMA funds.

VII. Foundations Finding Ways to Serve Individuals

Private foundations, company foundations, and community foundations can make grants directly to individuals, such as victims of a natural disaster, as long as the purpose of such grants is charitable.

Community foundations can be especially useful in disaster situations where other foundations might be hesitant to make grants to individuals or where a corporation does not have a foundation.

In cases of severe economic hardship after a disaster, a company can provide tax deductible (to the company) relief to its employees and likewise foundations can provide relief to disaster victims.⁶ It is important to establish eligibility criteria and a grant review process with documentation of need.

- **Recommendation:** Corporate giving programs should consider having an Emergency Fund placed with a community foundation for responding to employees' needs after a disaster.

“The Red Cross is not a loss replacement agency. This causes misunderstandings. It is a helper [for] emergency needs.”

Sociologist, Texas Woman's University

There is a difference between loss and need. The disaster victim tends to see things in terms of personal loss, whereas those responding to the emergency are concerned about immediate needs.

VIII. Foundations Collaborating With Public Entities

In the rebuilding effort after a disaster, people want to rebuild as quickly as possible and the demands on public services may far outstrip the ability of public servants to respond. For example, the city and county officials administering building codes and permits may be overwhelmed by the number and magnitude of applications received after a disaster.

- **Recommendation:** Foundations should consider funding temporary personnel for city and county offices dealing with rebuilding efforts after a disaster.

⁶See September 4, 1992 memo by John Edie, Vice President and General Counsel of the Council on Foundations.

IX. A Few More Thoughts

“If I had it to do over again, the first thing I would do [after a disaster] is hire a media relations person in order to get the money to come to us.”

Community Foundation Executive

There need be no competition for money, either from the public or from private foundations. More thought needs to be focused on the effective use of money after a disaster. That effectiveness is going to depend on networking, i.e. being in touch with relief agencies and with other funders.

Considerations for Foundation Response to a Disaster⁷

Immediately after a disaster, nothing is more important than reaching out directly and personally to grantees to assess their damages, ascertain their condition and needs, express concern, and provide support and encouragement.

It is critically important to convene a cross-section of the greater grantmaking community immediately to provide a forum for testing and sharing of ideas, for discussing whether or not there should be any collective action, for clarifying the roles of key players (e.g., Mayor's office, United Way, Associations of Grantmakers), for agreeing on a means of sharing information among the grantmakers and for providing mutual support (remembering that grantmakers are themselves feeling the impact of the disaster and doing so in isolation).

Foundations should coordinate with the United Way and with city offices, as well as with any other organizations that might feel prompted to start “emergency relief funds.”

⁷ Edited from literature of the San Francisco Foundation

Foundations should establish a direct connection with FEMA, the National Endowment for the Arts, and any other federal and state agencies involved with disaster relief.

Foundations should coordinate a campaign with select national foundations using the community foundation as the depository.

Mass mailings should be organized immediately to agencies serving disaster victims, giving highest priority to recent grantees and to selected major agencies. The purpose is to provide support, to advise that funds will be made available for the non-profit community and to give information about a contact person, the nature and form of any inquiry, and any guidelines for funding.

Community foundations should do a mass mailing to all donors to ascertain willingness to contribute to an emergency fund.

Foundations need to keep board members informed through weekly bulletins so the board is prepared to act if needed.

Immediately after a disaster, all staff members should be mobilized in frequent meetings to coordinate a foundation's activities.

What Funders Would Do Differently After The Next Disaster

"We would try to prepare our foundation colleagues on how to do community ascertainment interviews, i.e. what does the community really need after the disaster? Also how to convene and hold a meeting and listen."

"We would know better how to operate in emergency situations: no telephones, no access to our buildings, curfews. We would set up a staff telephone tree."

"We would make more use of our Emergency Loan Fund in getting immediate money out to agencies."

"We would fund additional telephone capacity to handle incoming calls offering help and calls requesting help."

“Next time I want the community foundation to organize itself immediately in order to accept money and seek out other money.”

“I would get to the media immediately and legitimize giving, i.e. don’t give junk, give money.”

“Next time I will put together community people to help this foundation distribute money.”

“I want foundations to get out into the community and do an assessment of needs - short term and long term.”

“Throw away your establishment hats and work with groups your foundation hasn’t been with before.”

“We need to have mechanisms in place; for example, the Bar Association should produce a video and booklet on how to deal with FEMA.”

X. Conclusion

The intent of this handbook was to explore the role for philanthropic foundations in dealing with emergencies and disasters. The national search, conducted to research the opinions and experiences of foundation and emergency response agency personnel, found that a number of foundations have been deeply involved in dealing with emergencies and disasters. Their experiences and suggestions should be of great value to foundations that have not yet had to deal with these kinds of situations. This study invites these latter foundations to consider the possibilities and determine their own best way to prepare for and respond to these events.

“If we dealt with hazards effectively, we would have no disasters.”

Executive Director, National Hazards Center

The point made here is that thoughtful planning, preparation, and awareness are all important.

XI. Appendices

Reference Materials

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Persons Contacted

California

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 South California Association for Philanthropy

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American Red Cross, San Francisco

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United Way of Santa Cruz County, California

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Robert Fisher, Executive Director
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Janet Hofmann, Community Information Project
Peninsula Library System, San Mateo County, California

Grace Jepsen, Executive Director
Greater Santa Cruz County Community Foundation, California

Terri Jones, Vice President
California Community Foundation

Tom Layton, Executive Director
Gerbode Foundation, San Francisco, California

Jacqueline Leavitt, Graduate School of Architecture and Urban Planning
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Robert McKay, Executive Director
McKay Foundation, San Francisco

Gregg O'Ryon, Director, Disaster Services
American Red Cross, San Francisco

Al Panico, Executive Director
American Red Cross Northern California Disaster Preparedness Network
San Mateo, California

Jack Shakley, President
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Kirke Wilson, Executive Director
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Janis Reischmann, Director of Programs
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Linda Ball, Past Executive Director
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New York, New York

South Carolina

Valerie Benjamin, United Way
Charleston, South Carolina

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