

Private-Sector Recovery and Redevelopment Guidance



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Private Sector Recovery and Redevelopment Guidance



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Executive Summary

The private-sector plays a critical role in post-disaster recovery. The return, reopening, and continuity of businesses after a major disaster are often a litmus test in the public eye for how well a community has rebounded from a disaster.

The goal of this guidance document is to increase the resilience of the Georgia private-sector through an introduction to disaster recovery and redevelopment concepts and providing tools for businesses to begin their own post-disaster recovery and redevelopment planning.

Georgia's private-sector is diverse, and no single planning guidance can meet the needs of all. In order to provide a practical method for developing recovery and redevelopment processes, the guide provides an overview of recovery and redevelopment planning efforts and recommendations that can be applied and adapted by all businesses.

Figure 1: A Potential Flood Affected Applicant Interviews with the Small Business Administration (FEMA Photo by George Armstrong)



Georgia's Private Sector Quick Facts

Employment: 4, 900, 000
Unemployment: 222, 300
Unemployment Rate: 4.3%
Percent Growth: 5.3%
Identified Businesses: 780,000

- Small Businesses make up roughly 99 percent of Georgia's businesses (fewer than 500 employees)
- The largest small business employer is accommodation and food services
- Has the fastest growth rate of women-owned firms
- For the past five years, Georgia has been ranked the #1 state to do business in
- One of the top states in Aerospace Manufacturing

The contents of this guide provide an overview of disaster recovery and redevelopment concepts executed at the federal, state, and local level. There is also an overview of disasters in Georgia to help business owners understand the types of events they should be prepared for. Additional sections provide information on withstanding and recovering from disasters prior to and after a disaster, including recommended actions to take during pre-disaster planning and post-disaster recovery. Finally, this document includes tools and resources for businesses to improve their

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internal recovery and redevelopment operations such as checklists, sources for information, and the strategies for beginning disaster recovery and redevelopment planning.

Useful information and tools are interspersed throughout the guidance including callout boxes, case studies, and critical information. All the guidance components can be used as a reference during pre-disaster planning and post-disaster recovery and redevelopment. Many of the tools can be used as stand-alone products. The project sponsors hope the guidance outlined in this document will be a helpful business management tool for the private-sector and will help create a more resilient private-sector across Georgia.

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Introduction

WHY SHOULD I USE THIS GUIDE?

The private-sector plays a crucial role in the post-disaster recovery of their community. Ensuring businesses can rebuild stronger and reopen quickly is an essential piece of getting communities back on the path of normalcy and helping the local economy recover.

The guidance document offers information, recommendations, and tools for businesses that want to take a proactive approach by beginning to plan for and build their recovery and redevelopment processes, enhancing their resilience.

Figure 2: Shopping Mall Damaged by a Tornado (FEMA Photo by George Armstrong)



WHO SHOULD USE THIS GUIDE?

With roughly over 780,000 identified business in Georgia, this guidance applies to the private-sector from businesses large to small and across all sectors. ¹

Key Industries in Georgia according to the Georgia Department of Economic Development:

- Aerospace
- Agribusiness
- Arts
- Automotive
- Contact Centers
- Data Centers
- Defense
- Digital Entertainments
- Energy and Environments
- Film and Television
- Financial Services
- Food Processing
- Information Technology
- Life Sciences
- Logistics and Transportation
- Manufacturing
- Music
- Tourism

¹ <http://www.georgia.org/wp-content/uploads/2018/06/June-2018-ESB-QUICKFACTS.pdf>

The concepts and principles of this guidance document may apply to any incident, whether natural or human-caused, that results in the need for recovery and/or redevelopment operations.

HOW DO I USE THIS GUIDE?

It is recommended that users review this guide both before and after disasters in order to understand what to expect during a disaster and how to use the tools provided in the document to recover and redevelop efficiently. Users should review the tools ahead of a disaster in order to effectively prepare to use them should an actual event occur.

KEY TERMS

For the purpose of this document, recovery, redevelopment, resilience, and whole community are defined below, as they are used frequently in this document. The whole community concept permeates disaster recovery and response and is defined as well.

Table 1: Key Terms

Term	Definition
Recovery	Extends beyond simply repairing damaged structures. It also includes the continuation or restoration of services critical to supporting the physical, emotional, and financial well-being of impacted employees. Recovery includes the restoration and strengthening of key infrastructure and resource assets that are critical to the economic stability, vitality, and long-term sustainability of a business.
Redevelopment	Rebuilding degraded, damaged, or destroyed buildings and infrastructure (natural or hardened) in a community, state, or tribal government to create the foundation for long-term development and resilience by layering funding and projects such as hazard mitigation and capital improvements.
Resilience	A businesses' ability to resist, withstand, recover from, and/or advance in spite of acute shocks and long-term stressors. Resilience is achieved by imagining success 50 to 100 years in the future and working towards that vision through daily activities.
Whole Community	A means of accounting for and engaging the surrounding community including private, nonprofit, faith-based organizations, and local, state, and federal government partners.

Recovery and Redevelopment Overview

The following section is intended to provide an overview of recovery and redevelopment concepts and common hazards to help business owners understand (1) their place in the larger operational picture and (2) the threats that are likely to affect the State of Georgia, so that they can effectively help their communities recover and redevelop post-disaster.

Figure 3: Business Re-openings Following Hurricane Sandy (FEMA Photo by Sharon Karr)



HOW ARE RECOVERY AND REDEVELOPMENT OPERATIONS ORGANIZED?

Recovery at the Federal level is outlined in the National Disaster Recovery Framework (NDRF). The Framework establishes six Recovery Support Functions, which are intended to create a common approach to organizing the significant functions that must be developed and executed across the whole community to recover from disasters.²

National Guidance

According to the NDRF, the purpose of the Economic Recovery Core Capability is to:

“Return economic and business activities (including food and agriculture) to a healthy state and develop new business and employment opportunities that result in an economically viable community.”

In the State of Georgia, these functions are mirrored by seven Recovery Support Functions (RSFs):

- Community Planning and Capacity Building
- Economic
- Health and Social Services
- Housing
- Infrastructure Systems
- Natural and Cultural Resources
- Volunteer Organizations Active in Disasters

In most cases, business owners will support the Economic RSF, but may also tie into additional RSFs depending on their industry or company size. For instance, a durable medical equipment service provider could support the Economic RSF and Health and Social Services RSF. Similarly, a

² National Disaster Recovery Framework is available at: <https://bit.ly/2vjv1V1>.

large corporation might support the Economic RSF and Housing RSF, if their employees need or have access to temporary housing post-disaster.

DISASTER RECOVERY AND REDEVELOPMENT LIFECYCLE

Within the State of Georgia, recovery operations are divided into three phases: short-term recovery, intermediate recovery, and long-term recovery. Redevelopment planning and implementation should occur throughout the lifecycle of an incident. **Table 2** provides an overview of each phase of recovery and redevelopment operations with an approximate timeline, however, disaster recovery and redevelopment can take months to years to implement effectively.

Table 2: Overview of the Disaster Lifecycle

Recovery Process	Incident Contained?	Overall Goals	Duration After Incident
Pre-Disaster Recovery Planning	Not Applicable	<ul style="list-style-type: none"> ○ Establish priorities, identify weaknesses, and create a platform to guide recovery decisions and activities 	Not Applicable
Response Operations and Transition to Recovery	No	<ul style="list-style-type: none"> ○ Contain the incident to protect life-safety and property ○ Begin recovery and redevelopment operations 	A few days, at most a few weeks after incident
Short-Term Recovery	Mostly	<ul style="list-style-type: none"> ○ Address health and safety needs beyond life-safety/response ○ Assess the scope of damages and needs ○ Restore basic infrastructure 	Weeks after incident
Intermediate-Term Recovery	Mostly or Completely	<ul style="list-style-type: none"> ○ Re-enter into community ○ Reunite families within the community ○ Redevelop buildings and infrastructure ○ Return essential government or commercial services to a functional state 	Months after incident

Recovery Process	Incident Contained?	Overall Goals	Duration After Incident
Long-Term Recovery	Yes	<ul style="list-style-type: none"> ○ Return to a “new normal” ○ Restore economic activity ○ Redevelop facilities, infrastructure, and housing ○ Incorporate sustainability and resilience into recovery operations 	Months to years after an incident
Redevelopment and Resilience	Not Applicable	<ul style="list-style-type: none"> ○ Regularly reassess recovery and redevelopment operations, goals, and objectives to ensure desires are still being met ○ Reorganize goals and priorities if necessary 	Ongoing

To better anticipate the needs of your business at each phase, the following sections contain descriptions of the types of actions business owners might take at each phase of disaster recovery and redevelopment.

Pre-Disaster Planning

During the pre-disaster recovery planning, or “preparedness” phase, business owners will work with community leaders to establish priorities, identify areas for improvement, and create a common approach to guide recovery decisions and activities. Ideally, business owners would think through potential improvements they could make to infrastructure, people, or operations in order to harden the company against future impacts.

Short-Term Recovery and Redevelopment

Short-term recovery concerns involve managing and containing immediate impacts of the event on essential business functions and beginning to return these systems to operational conditions. During short-term recovery and redevelopment, business owners should assess and prioritize systems that should be restored immediately, versus those that could take longer in order to harden them during redevelopment.

Intermediate Recovery and Redevelopment

Intermediate-term recovery concerns include facilitating returning critical infrastructure and essential government or commercial services to a functional state. Business owners should assess and prioritize systems that should be restored immediately, versus those that could take longer and seek out resources to accomplish achievements.

Long-Term Recovery and Redevelopment

During the long-term recovery and redevelopment process, it is important for communities to understand that it is not possible to return to a “normal” state. Conditions following a catastrophic event will leave lasting impacts on the community and its citizens. For this reason, the goal of long-term recovery and redevelopment is to return to a “new normal” after a disaster or emergency, including restoring economic activity and rebuilding facilities and housing. Long-term recovery can last several months to years. During long-term redevelopment, business owners will complete longer repair projects, while hopefully being mindful of and/or pursuing opportunities to improve business assets at the same time.

DISASTERS IN GEORGIA

Georgia is susceptible to a variety of natural and manmade hazards, which may result in Presidential Disaster Declarations such as: Hurricane Irma, the West Mims Fire, and Hurricane Matthew.³ To effectively prepare for future events, business-owners should be prepared to withstand and recover from the incidents captured in **Table 3**. Table 3 summarizes the results of a Threat Hazard Identification and Risk Assessment (THIRA) conducted by Georgia Emergency Management and Homeland Security Agency (GEMA/HS) in 2012. Hazards are divided into three categories: natural, technological, and human-caused.

Table 3: Georgia THIRA

Natural	Technological	Human-Caused
<p>Resulting from acts of nature</p> <ul style="list-style-type: none"> ○ Storm Surge ○ Drought ○ Inland Flooding ○ Severe Weather ○ Severe Winter Weather ○ Tropical Cyclonic Systems ○ Tornados ○ Wildfire ○ Wind ○ Seismic Hazards ○ Sinkholes ○ Dam Failure 	<p>Involves accidents or the failures of systems and structures</p> <ul style="list-style-type: none"> ○ Hazardous Materials Release ○ Utilities Failure ○ Transportation Incidents ○ Structural Collapse ○ Radiological Release 	<p>Caused by the intentional actions of an adversary</p> <ul style="list-style-type: none"> ○ Improvised Explosive Device/Large Vehicle Borne Improvised Explosive Device (IED/LVBIED) Attack ○ Individual Violent Extremist (IVE) Attack ○ Suspicious Package Attack ○ Organized Terrorism Attack ○ Civil Disturbance ○ Cyber Attack ○ Chemical Agent Attack

³ More information on the West Mims Fire is available at: <https://www.nasa.gov/image-feature/goddard/2017/west-mims-fire-on-floridageorgia-border>.

Natural	Technological	Human-Caused
		<ul style="list-style-type: none"> <input type="radio"/> Improvised Nuclear Device/Radiological Dispersal Device (IND/RDD) Attack <input type="radio"/> Biological Attack

Risk is defined as the potential for damage from an incident determined by probability and the consequences. Vulnerability is defined as the susceptibility to a hazard. Increased vulnerability results in a higher risk.

Evaluating Risk

To better understand the impact disasters can have on your business, consider asking the following questions:

- What is the frequency (probability) of disasters?
- What effects will the disaster have on my business?
- How well can my business respond internally to the disaster?
- How well can government respond to the disaster?

Withstanding and Recovering from Disasters

This section explains what the private-sector can expect prior to and after a disaster and provides recommendations to better facilitate recovery and redevelopment processes.

Figure 4: Business Destroyed by EF5 Tornado (FEMA Photo by Suzanne Everson)



PRE-DISASTER PLANNING

Pre-disaster is defined as the time when there is no foreseeable disaster on the horizon and the private sector is able to conduct normal day-to-day business operations. Business owners may have a difficult time trying to establish recovery and redevelopment processes during or right after a disaster as regional resources will be strained, and potential partners might be less inclined to provide services to newer recipients. Therefore, it is easiest to develop and implement recovery and redevelopment strategies before an incident.

Guidance

To better prepare your business to withstand, recover, and redevelop after a disaster, the following actions are recommended prior to a disaster.

Recognize the Need for Pre-Disaster Planning

When pre-planning to enhance recovery and redevelopment capabilities is identified as a priority, business owners should assign this responsibility to an employee, team/division, or outsource to a third-party if needed. The aim is to identify a champion for improving recovery and redevelopment processes through several functions, including:

- Memorializing procedures
 - Processes might be in place, but they are not formalized
 - Developing plans
 - Recovery plans
 - Business continuity plans
- Understanding the local recovery structure and processes
 - Conducting outreach to the community to see how your business can fit into the recovery framework
 - Train with community members to practice coordination
- Understanding the vulnerabilities your business has to disaster. This includes factors such as:
 - Structural integrity
 - Surrounding infrastructure
 - Local response capabilities
 - Workforce capabilities
- Educating and training workforce on plans and processes
 - Develop a training program and method to assess trainings

Establishing a culture of resilience through preparedness activities, planning, and training will make the disaster recovery process much smoother as community relationships, vulnerabilities, and goals have been built prior to a disaster. In addition, employees will be better prepared and educated about internal recovery and redevelopment processes.

The **Getting Involved in Emergency Management in your Community** tool provides more strategies for engaging with the local community in recovery and redevelopment planning.

Build a Continuity of Operations Plan

A continuity of operations plan (COOP) is designed to help a business maintain its critical functions and continue to operate in the event of disruption to normal business operations. The plan addresses understanding vulnerabilities, identifying critical business functions, roles and responsibilities for employees during a disaster, outside resources, and strategies to continue operations. A business continuity plan will consider all the unique factors and circumstances of a business and enable more resilient disaster response and recovery through pre-planning and preparedness. The American Red Cross Provides a three-step process to begin building your business continuity plan on a budget.⁴

COOP and Resilience

While sometimes thought of as primarily a preparedness activity, COOP planning can incorporate recovery and redevelopment processes such as:

- Triggers to seek out funding and loans
- Pre-identified funding streams
- Additional economic support for employees
- Redevelopment projects that are good candidates for resiliency
- Pre-identified contacts with local RSFs

In addition to developing the plan, businesses must practice plan execution for it to be implemented successfully during a disaster or disruption. The plan should be regularly reviewed and updated, employees should be trained and well versed in the contents of the plan, and execution of the plan should be practiced through regular exercises. This in turn will bolster community resilience as your business is able to resume functions quickly and assist with additional community needs if necessary.

⁴ You can access the American Red Cross tool at: <https://bit.ly/2tGxhWw>.

Join a Business Coalition

Joining or establishing a regional or local private-sector business coalition can be an effective way of increasing resilience from disasters. Coalitions can share crucial information during a disaster, best preparedness practices with one another, provide support during a disaster, and advocate for one another during a disaster.

Building a business recovery and response coalition can be accomplished at a more granular local level or through a larger regional scale. They can be also be organized by sector or function. Building a coalition requires coordination, outreach, buy-in from the community they provide services to, and buy-in from local and state government organizations. Buy-in from government organizations is important so coalitions can be included within recovery and resilience operations. Outreach can be accomplished through newsletters, meetings, and attending public events. The table below lists some of the Georgia business coalitions and their websites.

Figure 5: A Chamber of Commerce Promotes Open Businesses Following a Tornado (FEMA Photo by Jocelyn Augustino)



Certify your Business as a M/FBE



Certifying your business as a Minority (MBE) or Female Business Enterprise (FBE) can help during all phases of a disaster. Becoming certified and joining a large group of M/FBE will allow access to resources, critical advice, and information that can be essential in pre-planning, response, and recovery. In addition, sometimes local Federal, state, and local government will prioritize M/FBE for contracts. To learn more about getting M/FBE certified, check out: <http://www.georgia.org/small-business/start/certification/>

Table 4: Georgia Business Coalitions

Georgia Business Coalitions	Website
GA Chamber of Commerce	https://www.gachamber.com/
Georgia Prospers	https://www.georgiaprospers.org/
Georgia Business Action Network	https://www.gachamber.com/georgia-business-action-network/
Georgia Micro Enterprise Network	https://gmen.wildapricot.org/
Buckhead Business Association	https://www.buckheadbusiness.org/
Georgia Outdoor Business Coalition	https://georgiawildlife.com/industry

Register for a Re-Entry Pass

If there are evacuations or dangerous conditions due to a disaster, local and state authorities may limit access to affected areas. As of July 2017, GEMA/HS established a new statewide re-entry system and a new re-entry certification process for private entities needing access to a disaster zone, both before and after an emergency. The five re-entry phases of this process include:

Table 5: Re-Entry Phases

Re-Entry Phase	Allowed to Return
Phase 1	Render Safe Task Force Team Entry
Phase 2	Emergency response and life safety workforce re-entry **Re-entry permits issued
	Personnel entering should be prepared to present: <ul style="list-style-type: none"> <input type="radio"/> State of Georgia Disaster Re-Entry Permit <input type="radio"/> Employee credentials <input type="radio"/> Valid state-issued identification
Phase 3	Essential public and private-sector personnel re-entry **Re-entry permits issued
	Personnel entering should be prepared to present: <ul style="list-style-type: none"> <input type="radio"/> State of Georgia Disaster Re-Entry Permit <input type="radio"/> Employee credentials <input type="radio"/> Valid state-issued identification <input type="radio"/> Employee authorization letter for approved organization contractors or subcontractors
Phase 4	Local residents, property owners, and business owners
	Personnel entering should be prepared to present: <ul style="list-style-type: none"> <input type="radio"/> Valid state-issued identification with address in affected area; or <input type="radio"/> Valid state-issued identification with: <ul style="list-style-type: none"> <input type="radio"/> Property deed <input type="radio"/> Recent utility bill <input type="radio"/> Current voter registration <input type="radio"/> Recent property tax statement <input type="radio"/> Business credentials <input type="radio"/> Pay stub from local business
Phase 5	Open to public with limited access

Re-entry permits will only be issued to private companies that have applied and been granted approval. Private entities are encouraged to apply now, rather than right before a storm, to ensure your application can be reviewed in a timely manner. To apply for a re-entry permit, email

externalaffairs@gema.ga.gov with your complete online application here:
<http://www.gema.ga.gov/Web%20Content/Re-Entry%20Permit%20Application.pdf>.

POST-DISASTER RECOVERY AND REDEVELOPMENT

During the recovery process, businesses will continue to take stock of all the damages done to facilities, equipment, revenue, and personnel. Pre-planning and training can help expedite and streamline this process by increasing employees' and employers' familiarity with repairing and resuming critical business functions.

Figure 6: Business Re-openings Following Hurricane Sandy (FEMA Photo by Sharon Karr)



Post-disaster conditions bring many complications for business owners as the whole community begins to repair the damage done by disasters. Common problems business owners face during the recovery and redevelopment include:

- Lack of situational awareness such as access to general information regarding community recovery and status
- Lack of access to supplies or materials
- Displacement of the workforce
- Lack of funding to assist with recovery operations
- Loss of accessibility of key infrastructure such as roadways and electricity

During long-term redevelopment, business owners will complete longer repair projects, while hopefully being mindful of and/or pursuing opportunities to improve business assets at the same

time. These changes can be implemented on large and small scales, depending on available resources to increase the resilience of business assets, facilities, and/or personnel. Successful redevelopment will require understanding a disasters' impacts and assessing how they can be mitigated in the future through more resilient and sustainable projects. Business owners will likely need supplemental funding or loans to implement resilient redevelopment projects, which is why it is beneficial for business owners to participate in pre- and post-incident planning and community engagement.

Guidance

The guidance contained in this section are intended to help business owners overcome the challenges identified in the bulleted list above.

Identify and Engage Credible Sources of Information

Reliable post-disaster information can be difficult to obtain because rumors are common in post-disaster environments. Thus, it is important for businesses to identify means of collecting and submitting reliable information. The **Credible Sources of Information Tool** contains a list of reliable places to collect information. Building redundancy into the information gathering and sharing process is important. If one of the identified methods fail, there will be a backup source of critical information. In addition, there are a variety of other methods through which this information can be collected. Some of these include:

- Identify news streams or how local jurisdictions will provide public information including community meetings or press conferences
- Create a form or portal to disseminate and share with partners so they can share information they know. This method might not produce the most accurate or current results.

In addition, it may be beneficial for businesses to share their current status with emergency management officials, so they can get a better understanding of the scope of a disaster. Identifying what information is beneficial to provide will streamline this sharing process. This can be accomplished through reaching out to local emergency management offices and finding out the best way to engage with them (such as meetings, trainings, and surveys).

Southern California Wildfires, 2001

During the 2007 Wildfires in California, representatives from the California Resiliency Alliance and California Grocers Association were allowed to visit the State Operations Center (SOC), the seat of response coordination, to serve as liaisons for their business organizations. They were able to provide situational awareness to their business organizations through forwarding daily situation reports developed at the SOC. In addition, they were able to advocate for their business organizations and provide them extra information such as utility status directly from power representatives at the SOC.

Assess Damages

A crucial piece of the initial recovery process is assessing the damage caused by the disaster. This includes physical structures, infrastructure, and lost revenue. Being able to quickly assess and understand damages to one's business is essential for dictating the recovery process moving forward such as reopening or obtaining funding. Local emergency management agencies might facilitate the damage assessment process, or they might have recommendations for what information they would like

Figure 7: Workmen Cut Out Walls at Flood Damaged Commercial Building (FEMA Photo by George Armstrong)



to see reported in a damage assessment. The **Preparedness Resources Tool** provides links to tools to assist with an initial damage assessment.

In addition, the **Post-Disaster Assessment Checklist Tool** provides a resource to assess the status of a business's facility, utilities, and workforce.

Seek out Supplemental Resources and Support

Disaster Recovery Centers (DRCs) are an important place for the community to start the recovery processes in collecting vital information. DRCs are established facilities or mobile offices where disaster survivors can go to find out about recovery programs available to them as well as assistance with claims and cases. DRCs are staffed by State officials, FEMA, Small Business Association (SBA), volunteer groups, and other organizations that can provide answers regarding disaster assistance for renters, home owners, and businesses. In addition, you can also apply for disaster assistance at a DRC.

To Find an Open DRC:

- Using the DRC Locator Map found at: <https://egateway.fema.gov/ESF6/DRCLocator>
- Downloading and using the FEMA Mobile App found at: <https://www.fema.gov/mobile-app>
- Text **DRC** and your **zip code** to: **43362**

Support Post-Disaster Planning and Community Engagement

Attending meetings and sharing information with community leaders is crucial in making sure business are included as a piece of the whole community during recovery. This includes sharing information about damages with an understanding of how a business integrates into the community and what assistance it can provide in terms of immediate recovery. Capitalizing on the importance of public-private partnerships during recovery will help to enhance the recovery process as it transitions into more long-term redevelopment and resilience building. This will also facilitate aligning the private sectors recovery goals with local community and state recovery frameworks.

The process of engagement with the community should be maintained throughout the whole recovery process and continue into redevelopment planning.

The **Getting Involved in Emergency Management in Your Community Tool** includes some strategies for better becoming involved with the community during the pre-planning phase.

Employ the Build Back Better Concept

Redevelopment projects should ideally be implemented with the Build Back Better (BBB) concept which aims to incorporate resilience into projects. While a BBB project might take more time, it has the benefit of increasing resilience in the future. Businesses will need to weigh the pros and cons of employing BBB concepts for their redevelopment projects. This involves having an intimate understanding of how a project might affect the timeline of reopening and optimizing operations. A balance can be struck between BBB projects and immediate priorities. Businesses should also consult and obtain buy-in from the community when implementing BBB projects. In addition, increasing resilience can make certain projects eligible for funding versus projects only aiming to restore operations to the same pre-disaster level.

Considerations for Building Back Better Projects:

- What improvements can be made to incorporate resilience?
 - Structural support
 - Education and outreach
 - Changing land use
 - Additional utility support or redundancy
 - Relocation of equipment
- How will this project change the timeline of recovery?
- How much will increasing resilience cost up front?
 - Is funding available?
- What will the benefit be in future disasters?
 - Cost benefit analysis

Utilize Non-Traditional Funding Streams

It can be extremely difficult for business owners to finance for recovery and redevelopment, let alone spend additional money on improving features of their business. Federally funded grants such as Small Business Association (SBA) loans may become available after a disaster, but they can take longer to process and require stringent criteria to meet. Business owners might find more success by engaging private investors, as long as they can explain the benefits of investing in their company (other than good publicity). Private investors would likely be interested in knowing the following as it pertains to the impacted business:

- Benefits of participation and funding
 - Initially developed by business
- Methods of tracking, reporting progress, and receiving funding
- Milestones
- Options for future growth and partnerships
- Business case for market entry
 - Information for investors to provide to their stakeholders

Reaching out to investors can be difficult for a single company, which is why engagement via community groups or business coalitions might be beneficial. Larger groups have more resources and can help establish an organization through which to facilitate and administer funds in the most efficient manner to multiple affected businesses.

Case Study

North Carolina Rural Center

Despite Hurricane Matthew occurring over a year ago, many small businesses in North Carolina were still struggling. The North Carolina Rural Center partnered with seven towns to participate in the small business recovery program. The program is designed to revitalize five counties through stimulating the local economy. This includes offering long-term planning and technical services for each of the seven towns and providing loans to small businesses throughout the towns. In addition, the Rural Center offered 10-year low interest business loans to those affected by Hurricane Matthew to help rejuvenate local business sectors.

Financing Recovery and Redevelopment

CONSIDERATIONS

Understanding the available tools and programs by which pre-and post-disaster planning issues can be addressed will help businesses discuss options regarding financial capacity, including:

- Local reserves, credit, and insurance
- State and federal resources, grants, and loans
- Commercial loans
- Pre-established recovery contracts
- Private, non-profit, and other resources

The **Table 6** below provides information on how local governments can access funds for recovery and redevelopment. In some cases, the local government will be responsible for distributing or allocating these funds to business owners. Requirements and conditions around these funding streams can change regularly. Businesses are advised to monitor potential funding streams to make sure all their information is up to date or see if any new funding streams are available at a minimum annually. A table of the various federal post-disaster funding programs can be found in the **Federal Disaster Recovery Funding Sources** tool.

Table 6: Recovery and Redevelopment Financing Options

Recovery and Redevelopment Financing Options	Description
Local Reserves, Credit, and Insurance	<ul style="list-style-type: none"> ○ Local businesses and residents rely on the funds made available from private insurance companies. Working with private insurance companies to process and fund claims can be a cumbersome and difficult experience ○ Local businesses and residents rely on the funds made available from private insurance companies ○ FEMA Individual Assistance (IA) Program and SBA loans can provide financial assistance however, the program eligibility can be difficult to understand

**Recovery and
Redevelopment Financing
Options**

Description

<p>State, and Federal Resources, Grants, and Loans</p>	<ul style="list-style-type: none"> ○ Funding for post-disaster redevelopment projects is available both before and after a disaster occurs. Regardless of the type or quantity of resources considered for a project, it is important to identify all the potential resources, programs, and stakeholders that may be applicable for use in the post-disaster planning process.
<p>Commercial Loans</p>	<ul style="list-style-type: none"> ○ Often provided through local banks and/or credit unions that have a stake in the community ○ Private sector entities should consider working with the local banking industry before an event to explore diverse ways they can work together to further recovery activities following a disaster ○ Bridge loans are short-term loans that can be used for a variety of purposes, but the primary purpose of these loans in a post-disaster environment would be to help local businesses recover from the disaster until the county or the local businesses could secure a more permanent source of financing
<p>Private, Non-Profit, and Other Resources</p>	<ul style="list-style-type: none"> ○ Depending on the recovery project, timing, and location, private and non-profit organizations could provide technical assistance, project management, funding, research, and project development

Tools

The last section of this document includes tools to help business owners begin to implement some of the recommendations outlined in the previous sections. The tools and their purpose are outlined in **Table 7** below.

Table 7: Recovery and Redevelopment Tools

Tool Name	Use/Purpose	Page #
Acronym List	A list of acronyms used throughout the document	22
Preparedness Resources	Links to additional preparedness tools	23 - 26
Credible Sources of Information	Sources for accurate and current information during all phases of a disaster	27
Federal Disaster Recovery Funding Sources	A list of federal post-disaster funding sources available to the private sector	28 - 32
Infrastructure and Services Phone Directory	Phone numbers of critical infrastructure and services in Georgia	33 - 36
Post Disaster Assessment Checklist	A quick checklist to utilize when assessing damages to your business post-disaster	37 - 39
Getting Involved in Emergency Management in Your Community	Guidance on beginning to build your own recovery plan with the community.	40 - 41

Acronyms

The following is a list of acronyms used in this document.

Table 8: Acronyms

Acronym	Meaning
BBB	Build Back Better
COOP	Continuity of Operations Planning
DRC	Disaster Recovery Center
FEMA	Federal Emergency Management Agency
GEMA/HS	Georgia Emergency Management and Homeland Security Agency
IA	FEMA Individual Assistance Program
NDRF	National Disaster Response Framework
RSF	Recovery Support Functions
SBA	Small Business Administration
SOG	Standard Operating Guide

Preparedness Resources

The following resources are intended for business owners to refer to prior to a disaster in order to improve resilience and streamline recovery and redevelopment operations post-disaster.

Table 9: Preparedness Resources

Name	Description	Link
Pre-Disaster Planning		
Red Cross Ready Rating	Provides organizations with tools to evaluate and improve emergency plans, including two preparedness assessments that identify organization strengths and weaknesses as well as emergency action planning tools	https://www.readyrating.org/
Red Cross – Hazard Vulnerability Assessment	Helps organizations identify which hazards and emergencies they should be preparing for; identifies potential hazards and ranks them based on likelihood and impact	https://www.readyrating.org/Resource-Center/Emergency-Planning/hazard-vulnerability-assessment-worksheet?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink
Red Cross – Preparing for a Supply Chain Disruption	Checklist for businesses to assess preparedness for a supply chain disruption	http://www.readyrating.org/DesktopModules/EasyDNNNews/DocumentDownload.ashx?portalid=1&moduleid=2542&articleid=28&documentid=41
Equipment and Supplies		
Unique Supplies List	Compiles a list of any supplies that may need to be ordered during the recovery process, allowing quick access to ordering information for supplies beyond typical office supplies	http://www.agilityrecovery.com/assets/SBA/unisuppsba.pdf
Red Cross – Dependency Mapping	Maps the organizations or people on whom organizations can rely for essential processes, including mapping dependencies on personnel, facilities, or vendors	https://www.readyrating.org/Resource-Center/Emergency-Planning/dependency-mapping?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink

Name	Description	Link
Red Cross – Vital Records Classification Checklist	Organizes and classifies any critical or vital records for easy access and location during an emergency	https://www.readyrating.org/Resource-Center/Emergency-Planning/vital-records-classification-checklist?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink
Post-Disaster Recovery		
Disaster Recovery Kit	Helps organizations create recovery kits that list resources and critical documents; allows organizations to delegate specific tasks to agencies or people	http://www.agilityrecovery.com/assets/SBA/drkitsba.pdf
Crisis Communications Checklist	Provides suggestions for crisis communications, including creating a communications strategy, during all stages of the crisis	http://www.agilityrecovery.com/assets/SBA/crisiscomms.pdf
Red Cross – Situational Assessment Worksheet	Helps emergency personnel keep track of key decision and actions as a disaster response progresses; documents the status of the disaster situation	https://www.readyrating.org/Resource-Center/Emergency-Planning/situational-assessment-outline-and-worksheet?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink
US Chamber – Small Business Disaster Recovery Quick Facts	Offers tips, resources, and guidance for small businesses recovering from disasters	https://www.uschamberfoundation.org/sites/default/files/media/uploads/USCCF_SBDR_QuickGuide_v5.pdf
Red Cross – Rapid Business Impact Analysis	Helps upper-level organization personnel document the essential operations of their operation, who is responsible for them, and how the organization would be affected by a disruption in order to measure the impact of a disaster	https://www.readyrating.org/Resource-Center/Emergency-Planning/rapid-bia?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink

Name	Description	Link
Disaster Insurance, Finances, and Loans		
Missouri Business Development Program – Disaster Resource Guide for Small Businesses, Insurance Claims	Provides guidance for small businesses recovering from disasters as they navigate insurance claims; offers steps to take, advice, and business interruption calculation guides.	https://missouribusiness.net/article/disaster-resource-guide/#insurance-claims
SBA Disaster Loan Fact Sheet	Explains the loans available to businesses for disaster recovery, describing which loans are available, how to apply for these loans, and loan requirements	https://disasterloan.sba.gov/ela/Information/FactSheetBusinesses
Red Cross - Managing Finances in a Crisis	Offers advice and pre-planning steps for organizations to manage their finances (including insurance, communications, and prioritization) during a crisis	https://www.readyrating.org/Resource-Center/Emergency-Planning/managing-finances-in-a-crisis?utm_source=AnonOnPageLink&utm_medium=Link&utm_term=AnonUser&utm_content=ResourceLinks&utm_campaign=AnonOnPageLink
Employee Assistance		
Missouri Business Development Program - Recovering and rebuilding after a disaster: Part 4 – Helping your employees through a crisis	Guides businesses through how to help their employees during a crisis by addressing their specific needs, preparing them, and keeping them informed	https://missouribusiness.net/article/recover-rebuild-disaster4-helping-employees/
Industry Specific Considerations		
U.S. Economic Development Authority – Industry Specific Considerations: Biotechnology, Pharmaceuticals, and Life Sciences	Offers guidance for the biotechnology, pharmaceutical, and life science industries in maintaining business continuity during a disaster, including business continuity plans, hazard assessments, and potential mitigation actions.	https://www.eda.gov/files/about/disaster-recovery/biotechnology-pharm-life-sciences.pdf

Name	Description	Link
Ready.gov – Ready Business Severe Wind Tornado Toolkit	Helps businesses prepare for severe wind and tornadoes through risk assessments, planning guides, and checklists	https://www.fema.gov/media-library-data/1510690330564-1e6c4874b251c3022ac4b57b0369e2da/Severe_Wind_Tornado_Ready_Business_Toolkit_Interactive_Final_508.pdf
Ready.gov – Ready Business Power Outage Toolkit	Helps businesses prepare for power outages through risk assessments, planning guides, and checklists	https://www.fema.gov/media-library-data/1510690314175-1e6c4874b251c3022ac4b57b0369e2da/Power_Outage_Ready_Business_Toolkit_Interactive_Final_508.pdf
Ready.gov – Ready Business Inland Flooding Toolkit	Helps businesses prepare for inland flooding through risk assessments, planning guides, and checklists	https://www.fema.gov/media-library-data/1510690310680-1e6c4874b251c3022ac4b57b0369e2da/Inland_Flooding_Ready_Business_Toolkit_Interactive_Final_508.pdf
Ready.gov – Ready Business Hurricane Toolkit	Helps businesses prepare for hurricanes through risk assessments, planning guides, and checklists	https://www.fema.gov/media-library-data/1510690297358-1e6c4874b251c3022ac4b57b0369e2da/Hurricane_Ready_Business_Toolkit_Interactive_Final_508.pdf
Ready.gov- Ready Business Quakesmart Toolkit	Helps businesses prepare for earthquakes through risk assessments, planning guides, and checklists	https://www.fema.gov/media-library-data/1510690321803-1e6c4874b251c3022ac4b57b0369e2da/QuakeSmart_Ready_Business_Toolkit_Interactive_Final_508.pdf

Credible Sources of Information

This tool identifies credible sources of information, both pre- and post-disaster to help business owners avoid getting swept up in rumors during an incident.

Table 10: Credible Sources of Information

Name	Phone Number	Link
Chamber of Commerce	(404) 223-2276	https://www.gachamber.com/
Federal Emergency Management Agency	(202) 646-2500 Number for General Operator	https://www.fema.gov/
Georgia Emergency Management and Homeland Security Agency	404 635-7000 Or 1(800) 879-4362	http://www.gema.ga.gov
Georgia Department of Labor	(855) 436-7365	https://dol.georgia.gov/gdol-service-directory
Georgia Department of Transportation 5-1-1	(404) 631-1990 Or 5-1-1	http://www.511ga.org
Ready Georgia Phone Application	404 635-7000 Or 1(800) 879-4362	http://ready.ga.gov/be-informed/alerts-and-warnings/mobileapp/
National Weather Service	(770) 486-1133	https://www.weather.gov/ffc/
Georgia Power Outage Map	1(888) 655-588	http://outagemap.georgiapower.com/external/default.html?hp=tm_po_view_outage_map?mnuOpco=GPC
SBA – Georgia District Office	(404) 331-0100	https://www.sba.gov/offices/district/ga/atlanta

Local Chambers of Commerce

<http://www.officialusa.com/stateguides/chambers/georgia.html>

Georgia Association of Chamber of Commerce Executives

<https://www.gacce.org/home/>

Local Emergency Management Agencies

To get in contact with Local Emergency Management, use the information provided by GEMA/HS by visiting the link below: <http://www.gema.ga.gov/Pages/Georgia-Map.aspx>.

Federal Disaster Recovery Funding Sources

The following list identifies federally-funded loans or grants that might become available to business owners after an incident or disaster.

Table 11: Federal Disaster Recovery Funding Sources

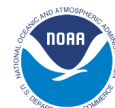
Grant/Funding Name	Administering Agency(ies)	Description	Link
Agricultural Loans			
Emergency Conservation Program (ECP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Farmers and ranchers can repair damaged farmland while implementing water conservation projects during recovery and redevelopment	https://www.fsa.usda.gov/programs-and-services/conservation-programs/index
Emergency Forest Restoration Program (EFRP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Owners of non-industrial private forests can repair and restore damage for all disasters besides drought and insects	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-forest-restoration/index
Livestock Forage Disaster Program (LFDP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Compensates loss of grazing for livestock producers	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-forage/index
Noninsured Crop Disaster Assistance Program (NAP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Financial assistance for producers of non-insurable crops with low yields, loss of inventory, or prevented planting as a result of natural disasters	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/noninsured-crop-disaster-assistance/index

Grant/Funding Name	Administering Agency(ies)	Description	Link
Farm Ownership Loans	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Provides farmers with assistance to purchase farmland, construct, and make repairs and improvements	https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index
Livestock Indemnity Program (LIP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Assistance for livestock producers that have lost livestock due to death, and exhaustion	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/livestock-indemnity/index
Emergency Assistance of Livestock, Honey Bees & Farm-raised Fish (ELAP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Provides assistance for loss of livestock, honey bees, and farm-raised fish	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/emergency-assist-for-livestock-honey-bees-fish/index
Tree Assistance Program for Orchardists and Nursery Tree Growers (TAP)	United States Department of Agriculture (USDA); Farm Service Agency (FSA)	Financial assistance for those that need to replant trees, vines, and eligible bushes	https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/tree-assistance-program/index
Grants for Veterinary Organizations			
Disaster Veterinary Animal Care Reimbursement	American Veterinary Medical Foundation (AVMF)	Supplements veterinary care provided to animal victims during and after a disaster up to \$5,000	https://www.avmf.org/whatwedo/disaster-veterinary-animal-care-reimbursement/
Disaster Veterinary Practice Relief	American Veterinary Medical Foundation (AVMF)	Provides up to \$2,000 to restore veterinary infrastructure	https://www.avmf.org/whatwedo/disaster-veterinary-practice-relief/

Grant/Funding Name	Administering Agency(ies)	Description	Link
Emergency and Disaster Grants	American Society for the Prevention of Cruelty to Animals (ASPCA)	Support for veterinary services including animal intake from an affected area	https://www.aspcapro.org/grant/2013/02/13/emergency-and-disaster-grants
Flood/Drought Response and Mitigation			
Emergency Watershed Protection Program (EWP)	United States Department of Agriculture (USDA); National Resources Conservation Service (NRCS)	Provides disaster assistance for people who want to mitigate against floods and other hazards. Projects need a project sponsor	https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/landscape/ewpp/
Regulatory Relief	Federal Deposit Insurance Corporation (FDIC)	Regulatory relief for financial institutions to foster recovery in areas affected by storms and flooding	https://www.fdic.gov/news/news/financial/2014/fil14048.html
Reclamation States Emergency Drought Relief Act of 1991	Department of the Interior (DOI); United States Bureau of Reclamation (USBR)	Drought event assistance	https://www.usbr.gov/drought/
Business and Employment			
Economic Injury Disaster Loans (EIDLs)	U.S. Small Business Association (SBA)	Loans for small businesses to meet regular financial obligations	https://www.benefits.gov/benefits/benefit-details/1504
Business Physical Disaster Loans	U.S. Small Business Association (SBA)	Loans for damages not fully covered by insurance	https://disasterloan.sba.gov/ela/Information/BusinessPhysicalLoans

Grant/Funding Name	Administering Agency(ies)	Description	Link
Disaster Unemployment Assistance	Department of Homeland Security (DHS); Federal Emergency Management Agency (FEMA)	Unemployment and re-employment benefits for disaster victims that lost their job due to a disaster	https://www.fema.gov/media-library/assets/documents/24418
Disaster Unemployment Assistance (DUA)	Department of Labor (DOL); Federal Emergency Management Agency (FEMA)	Assistance for individuals who have become unemployed as a result of a disaster	https://www.benefits.gov/benefits/benefit-details/597
Financial and Legal Services			
Savings Bond Redemption	Department of the Treasury (DoT)	Bond owners can redeem bonds before the expiration of the initial 12 month holding period	https://www.treasurydirect.gov/indiv/research/indepth/ebonds/see_bonds_ereedeem_disaster.htm
Disaster Assistance and Emergency Relief for Individuals and Businesses	Department of the Treasury (DoT); Internal Revenue Service (IRS)	IRS may grant additional time to file taxes for areas affected by a disaster. In addition, those affected by a disaster can get a faster refund	https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses
Disaster Legal Services	Department of Homeland Security (DHS); Federal Emergency Management Agency (FEMA)	Free legal services for disaster victims	https://www.fema.gov/media-library/assets/documents/24413
Mental Health Services			
Substance Abuse and Mental Health Services Administration (SAMHSA)	Department of Health and Human Services (HHS)	Mental health services for those in areas recovering from a disaster	https://www.samhsa.gov/grants

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Grant/Funding Name	Administering Agency(ies)	Description	Link
Crisis Counseling Assistance and Training Program	Department of Homeland Security (DHS); Federal Emergency Management Agency (FEMA)	Funding for mental health assistance and training activities in jurisdictions that have had a Presidentially Declared Disaster	https://www.fema.gov/recovery-directorate/crisis-counseling-assistance-training-program
Other Grants and Assistance			
Emergency Food Assistance Program (TEFAP)	United States Department of Agriculture (USDA); Food and Nutrition Services (FNS)	Federal program that supports diets of low-income and elderly citizens and no extra cost	https://www.fns.usda.gov/tefap/emergency-food-assistance-program-tefap
Rapid Assessment Post-Impact of Disaster	Department of Health and Human Services (HHS); National Institutes of Health (NIH)	Funding for research after mass casualty events	https://grants.nih.gov/grants/guide/pa-files/PAR-12-180.html
National Disaster Resilience Competition	Department of Housing and Urban Development (HUD)	Provides Community Development Block Grant and Resilient Disaster Recovery (CDBG-NDR) funds for resilient recovery projects	https://www.hudexchange.info/programs/cdbg-dr/resilient-recovery/
Disaster Relief Grants	Lions Club International Foundation (LCIF)	Provides funds for areas with a smaller disaster impact, at least 100 affected people. Additional grants can be rewarded for larger scale disasters as well	http://www.lcif.org/EN/apply-for-a-grant/disaster.php
Home and Personal Property Loans	U.S. Small Business Association (SBA)	Loans to repair residences. Must be built back to previous standard unless mandated by business codes	https://disasterloan.sba.gov/ela/Information/HomePersonalPropertyLoans

Infrastructure and Services Phone Directory

This directory is intended to provide business owners with contact information for utility providers so that they can easily check the status of utilities or report outages.

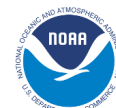
Table 12: Infrastructure and Services Phone Directory

Company	Phone Number	Website
Internet		
DIRECTV	1(800) 531-5000	https://www.directv.com/
xfinity	1(800) 934-6489	https://www.xfinity.com/
Verizon	1(800) 922-0204	https://www.verizonwireless.com/
Suddenlink	1(877) 794-2724	https://www.suddenlink.com/
Charter Spectrum	1(833) 694-9259	https://www.spectrum.com/
Electricity		
Altamaha	(912) 526-8181	http://www.altamahaemc.com/
Alicolola	(706) 253-5200	https://www.amicalolaemc.com/
Blue Ridge Mountain	(706) 379-3121	https://www.brmemc.com/
Canoochee	(912) 557-4391	https://www.canoocheeemc.com/
Carroll	(770) 832-3552	https://www.cemc.com/
Central Georgia	(770) 775-7857	https://www.cgemc.com/
Coastal Electric	(912) 884-3311	https://coastalelectriccooperative.com
Cobb	(770) 429-2100	https://www.cobbemc.com/
Colquitt	(229) 985-3620	http://colquitemc.com/
Coweta-Fayette	(770) 502-0226	https://utility.org/
Diverse Power	(706) 845-2000	http://www.diversepower.com/
Excelsior	(912) 685-2115	http://www.excelsioremc.com/
Flint Energies	(478) 847-3415	https://www.flintenergies.com/
Grady	(229) 377-4182	http://gradyemc.com/
Greystone Power Corp.	(770) 942-6576	https://www.greystonepower.com/
Habersham	(706) 754-2114	http://www.habershamemc.com/
Hart	(706) 376-4714	https://www.hartemc.com/
Irwin	(229) 468-7415	http://www.irwinemc.com/

Company	Phone Number	Website
Jackson	(706) 367-5281	https://www.jacksonemc.com/
Jefferson Energy	(706) 547-2167	http://www.jeffersonenergy.com/
Little Ocmulgee	(912) 568-7171	https://littleocmulgeeemc.com/
Middle Georgia	(800) 342-0144	http://www.mgemc.com/
Mitchell	(229) 336-5221	https://mitchellemc.com/
North Georgia	(706) 259-9441	https://www.ngemc.com/
Ocmulgee	(478) 374-7001	https://www.ocmulgeeemc.com/
Oconee	(478) 676-3777	http://www.oconeeemc.com/
Okefenoke REMC	(912) 462-5131	https://oremc.com/
Diverse Power - Pataula District	(229) 732-3171	http://www.diversepower.com/
Planters	(478) 982-4722	http://www.plantersemc.com/
Rayle	(706) 678-2116	http://www.rayleemc.com/
Satilla	(912) 632-7222	http://www.satillaemc.com/
Sawnee	(770) 887-2363	https://www.sawnee.com/
Slash Pine	(912) 487-5201	https://www.slashpineemc.com/
Snapping Shoals	(770) 786-3484	http://www.ssemc.com/
Southern Rivers Energy	(770) 358-1383	http://www.southernriversenergy.com
Sumter	(229) 924-8041	http://www.sumteremc.com/
Three Notch	(229) 524-5377	http://www.threenotchemc.com/
Tri-County	(866) 254-8100	https://www.tri-countyemc.com/
Tri-State	(706) 492-3251	http://www.tsemc.net/
Upton	(706) 647-5475	http://www.uptonemc.com
Walton	(770) 267-2505	https://www.waltonemc.com/
Washington	(478) 552-2577	https://www.washingtonemc.com/
Natural Gas		
Colonial Energy	(706) 839-4222	http://colonialenergy.com/
Constellation	(866) 743-5567	https://www.constellation.com/
FireSide Natural Gas	(67) 872-0250 (inside Atlanta); (866) 517-0250 (outside Atlanta)	http://www.firesidenaturalgas.com/
Gas South	(866) 762-6427	https://www.gas-south.com/default.aspx

Company	Phone Number	Website
Georgia Natural Gas	(770) 850-6200 (Inside Atlanta); (877) 850-6200 (Outside Atlanta)"	https://gng.com/
Mansfield Power & Gas	(800) 695-6626	https://mansfield.energy/divisions/mansfield-power-and-gas/
Walton Gas	(770) 267-2505 (Inside Atlanta); (866)WEMCGAS (Outside Atlanta)"	https://www.waltongas.com/
Water		
Macon Water Authority	(478) 464-5600	http://www.maconwater.org
DeKalb County Watershed Management	(770) 621-7200	https://www.dekalbcountyga.gov/watershed-management/watershed-management
Brunswick-Glynn County Joint Water and Sewer Authority	(912) 261-7100	https://www.bgjwsc.org/
Columbus Water Works	(706) 649-3400	http://www.cwwga.org/plaintext/home/home.aspx
Cobb County - Marietta Water Authority	Wholesale- (770) 514-5300	http://ccmwa.org/
Clayton County Water Authority	(770) 960-5200	http://www.ccwa.us/
Augusta Utilities Department	(706) 312-4154	https://www.augustaga.gov/2620/Utilities
Atlanta Department of Water	(404) 546-0311	http://www.atlantawatershed.org/
Cobb County Water System	(770) 419-6200	https://cobbcounty.org/index.php?option=com_content&view=category&layout=blog&id=661&Itemid=1301
Cherokee County Water and Sewerage Authority	(770) 479-1813	http://ccwsa.com/
City of Marietta	(770) 794-5150	https://www.mariettaga.gov/502/Water
City of Austell	(770) 944-4325	https://www.austellga.gov/?SEC=9564E08E-5381-449A-A431-C297CDF76CFC
Fulton County	(404) 730-6830	http://www.fultoncountyga.gov/pw-water-resources-home
City of Powder Springs	(770) 943-1666	https://www.cityofpowdersprings.org/681/Water

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Company	Phone Number	Website
City of Smyrna	(770) 319-5338	https://www.smyrnacity.com/services/water-sewer
Paulding County	(770) 222-6868	http://www.paulding.gov/index.aspx?NID=25
City of Mountain Park	(770) 993-4231	http://mountainparkgov.com/city-forms/forms/utilities
City of Woodstock	(770) 592-6006	https://www.cityofwoodstock.ca/en/residential-services/water-and-sewer.aspx
Douglasville/ Douglas County Water and Sewer Authority	(770) 949-7617	http://www.ddcwsa.com/
Metropolitan North Georgia Water Planning District	(470) 378-1548	http://northgeorgiawater.org/
Georgia Rural Water Association	(770) 358-0221	http://www.grwa.org/
Waste Management		
Rubicon Global	(844) 479-1507	https://www.rubiconglobal.com/
Advanced Disposal Service	(904) 737-7900	https://www.advanceddisposal.com/
Waste Management	(404) 794-6707	https://www.wm.com/us
Republic Services	(678) 963-2800	https://www.republicservices.com/
Roads/Highways		
GA Dept of Transportation (GDOT)	(404) 631-1990 or 5-1-1	http://www.dot.ga.gov/
GDOT District 1 - Gainesville	(770) 532-5500	http://gdotstateprojects.com/district-1/
GDOT District 2 - Tonnelle	(478) 552-4601	http://gdotstateprojects.com/district-2-2/
GDOT District 3 - Thomaston	(706) 646-6900	http://gdotstateprojects.com/district-2/
GDOT District 4 - Tifton	(229) 386-3280	http://gdotstateprojects.com/district-4/
GDOT District 5 - Jesup	(912) 427-5711	http://gdotstateprojects.com/district-5/
GDOT District 6 - Cartersville	(770) 387-3602	http://gdotstateprojects.com/district-6/
GDOT District 7 - Chamblee	(770) 986-1011	http://gdotstateprojects.com/district-7/
Large Transit Agencies		
Cobb Community Transit	(770) 528-3666	https://cobbcounty.org/index.php?option=com_content&view=category&layout=blog&id=426&Itemid=2071
Georgia RTA	(404) 893-6100	https://georgia.gov/agencies/georgia-regional-transportation-authority
Metropolitan Atlanta RTA	(404) 848-5000	https://www.itsmarta.com/
Chatham Area Transit	(912) 233-5767	http://www.catchacat.org/

Post-Disaster Assessment Checklist

Business owners should use this checklist after a disaster or incident occurs to help assess damages and determine priorities for recovery and redevelopment operations.

Table 13: Post-Disaster Assessment Checklist

Facilities, Utilities, Records, and Equipment Damage

Facility Damage				
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
Is the facility safe to enter?	Describe Damages:			
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
Is there any external damage to the facility?	Describe Damages:			
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
Are there any internal damages to the facility?	Describe Damages:			
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
Is there any damage to the property and associated equipment surrounding the facility? (i.e., landscaping, signage, fences)	Describe Damages:			
Utility Status				
Electrical Power	Yes <input type="checkbox"/>		No <input type="checkbox"/>	
	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>	
Is your facility running on emergency power?	If yes, what systems are operational on emergency power?			

Facilities, Utilities, Records, and Equipment Damage

Water	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
Potable Water	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
	If unsure check with local emergency management agency or local healthcare department for a boil water notice			
Natural Gas	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
Fire Suppression System	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
	If No or Unsure contact fire suppression systems provider			
Is your facility accessible?	Yes <input type="checkbox"/>		No <input type="checkbox"/>	
	If No, what is preventing access?			
	Debris in Road <input type="checkbox"/>	Road Conditions <input type="checkbox"/>	Road Flooded <input type="checkbox"/>	
	Road Blocked <input type="checkbox"/>	Hazard Preventing Access (i.e., evacuation area, or active fire) <input type="checkbox"/>		Other <input type="checkbox"/> Describe Below
Communications Equipment or Systems	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
	If No or Unsure, contact your communications systems or equipment provider			
Essential Record Status				
Is there any damage to your essential records?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
	If Yes or Unsure is there are there backups for your essential records?			
	Yes <input type="checkbox"/>		No <input type="checkbox"/>	
What records and documentation are needed to reopen business operations?	Not Applicable <input type="checkbox"/>			
	If Yes, describe damages:			
Equipment Damage				
Is there damage to equipment?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unsure <input type="checkbox"/>	
	If Yes, describe damages:			

Facilities, Utilities, Records, and Equipment Damage

	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Applicable <input type="checkbox"/>
Is any of the damaged equipment required to resume business operations?	If Yes, contact equipment providers or vendors		
	List essential equipment needing repairs or replacement		

Insurance Coverage

Do you have insurance coverage for...	External Facility Damage? <input type="checkbox"/>
	Internal Facility Damage? <input type="checkbox"/>
	Equipment Damage? <input type="checkbox"/>
	Loss of Employment? <input type="checkbox"/>

Employee Wellness Assessment

	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you contacted all your employees?	List employees that still need to be reached:	
Are the majority of your employees safe?	Yes <input type="checkbox"/>	No <input type="checkbox"/> Unsure <input type="checkbox"/>
Are there complications preventing employees from returning to work?	Road Closure <input type="checkbox"/>	
	Property/Family Obligations <input type="checkbox"/>	
	Trauma <input type="checkbox"/>	
	Other <input type="checkbox"/> describe here:	
How many employees are needed to resume business operations?	Number:	
	Not Applicable <input type="checkbox"/>	

An Employee Assistance Program is highly recommended to help employees recover from the trauma of a disaster and return to normalcy. An EAP includes general counseling, financial advice, grief assistance, mental health issues, substance abuse issues.

Getting Involved in Emergency Management in your Community

This section provides instructions or guidance to business owners interested in supporting emergency management in their communities to improve their odds at recovering post-disaster.

Table 14: Considerations and Actions for Supporting Emergency Management

Considerations	Actions
<p>Conduct a Capacity Assessment</p>	<p>A number of plans should exist at the local level that have components which support recovery and redevelopment within the private-sector. To avoid duplication of planning efforts, it is recommended business owners review existing community planning libraries to highlight existing research, resources, or plans that can be integrated into private sector recovery and redevelopment planning. In the process of this review, the planning team can simultaneously identify gaps that need to be addressed to support the implementation of the recovery and redevelopment processes.</p> <p>Existing local plans that are likely to support components of recovery and redevelopment within the private sector include:</p> <ul style="list-style-type: none"> ○ Local comprehensive plans ○ Local development regulations ○ Comprehensive emergency management plans ○ Economic development strategy plans ○ Debris management plans ○ Recovery Support Functions Functional Annexes <p>This list does not encompass all local plans, but it is a sufficient starting point to begin a capacity assessment.</p> <p>Having a good understanding of local recovery and redevelopment capabilities will foster a baseline for developing internal recovery and redevelopment processes as the private sector will better know how to integrate with community recovery and redevelopment.</p>

Considerations	Actions
<p>Become Involved with Volunteer Organizations</p>	<p>Volunteer organizations will play a critical role in the community during disaster recovery and redevelopment. Understanding how they operate and how to coordinate planning and response efforts will streamline integration during a disaster.</p> <ul style="list-style-type: none"> ○ Contact local Volunteer Organizations Active in Disasters (VOAD) group or chapter ○ Attend community events to assist with outreach ○ Integrate with their planning efforts for disaster response and recovery <ul style="list-style-type: none"> ○ Offer services during a disaster ○ Share resources during a disaster ○ Integrate into volunteer plans
<p>Participate in Local Pre-Planning</p>	<p>Participating in the local pre-planning process is a great way to get started in disaster response, recovery, and redevelopment. Similar to the capacity assessment, participating in the pre-planning process for a variety of plans will give private-sector stakeholders a better understanding of the recovery framework in which they would be a part of.</p> <ul style="list-style-type: none"> ○ Contact local emergency management agency to inquire about pre-planning opportunities ○ Where applicable, integrate with recovery and redevelopment planning efforts <ul style="list-style-type: none"> ○ Understand information needs ○ Offer resources or services ○ Apply for disaster re-entry ○ Exercise with local jurisdictions to train executing recovery and redevelopment processes <p>Integrating into the Economic Recovery Support Function is the easiest way to become involved in disaster recovery and redevelopment. Through joining the RSF as a stakeholder, collaboration and planning will be necessary to have a coordinated disaster response.</p> <ul style="list-style-type: none"> ○ Identify local coordinating agency for RSF ○ Attend RSF planning meetings ○ Understand roles and responsibilities within the RSF <ul style="list-style-type: none"> ○ Administering funds ○ Assist in building out the economic recovery RSF annex for local recovery and redevelopment plan <p>Joining as part of the RSF guarantees that your business will be a key part of the local recovery framework.</p>