



MAIN STREET DISASTER AND RESILIENCE TOOLKIT

How local leaders can plan for disaster risks and create resilient districts



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Main Street America leads a movement committed to strengthening communities through preservation-based economic development in older and historic downtowns and neighborhood commercial districts. For more than 40 years, Main Street America has provided a practical, adaptable, and impactful framework for community-driven, comprehensive revitalization through the Main Street Approach™. Our network of more than 1,600 neighborhoods and communities, rural and urban, share both a commitment to place and to building stronger communities through preservation-based economic development. Main Street America is a nonprofit subsidiary of the National Trust for Historic Preservation. For more information, visit mainstreet.org.

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A Note from the CEO

Climate change and climate change-related disasters are an important and urgent issue: their impacts are harmful, accelerating, and disproportionately harm BIPOC (Black, Indigenous, and people of color) communities. This is a significant issue for Main Street America.

As of June 2024, 68% of our designated Main Street districts are within census tracts identified as climate vulnerable by the U.S. Environmental Protection Agency's (EPA) [Climate and Economic Justice Screening Tool](#) (CEJST), which is an indicator that a community has limited economic resources and is also highly vulnerable to disaster risks such as expected agriculture loss or extreme flood risk.

Main Street America is committed to prioritizing initiatives to help our communities prepare for and adjust to climate change and disaster impacts. Our commitment is centered on three tenets:

1. Climate change affects us all and it unjustly affects our most vulnerable.
2. We have been helping our communities minimize climate change impacts for decades by our deliberate investment in smart land use and regional planning, historic preservation and small-scale development, and design best practices that build on existing local assets.
3. We are invested in building local capacity. We want to support our communities to understand their risks, prepare for climate change, and be able to respond when the unthinkable happens.

With our longstanding foundation in addressing aspects of climate change in our Main Streets, we will continue to deepen our work in this space and support our communities in disaster preparation and recovery and planning for climate change.

Erin Barnes
CEO & President, Main Street America



Foreword

Given the growing impact of disasters and the long-term effects of climate change on historic districts, buildings, and sites across the country, Main Street America (MSA) developed the Community Disaster Preparedness and Resilience Program in partnership with the National Park Service (NPS), including the creation of this toolkit that was informed by three years of study and listening to the needs of our network. Funded through the Emergency Supplemental Historic Preservation Fund (ESHPF) that is administered by NPS, the program's core aim is to help Main Streets and commercial district organizations better prepare for and respond to more frequent and severe disasters.

The goals of the Main Street Community Disaster Preparedness and Resilience Program include:

- > Convene national disaster preparedness and resilience experts to identify best planning and recovery practices in Main Street districts;
- > Hold a series of workshops and trainings to equip Main Street programs, municipalities, and community organizations with the tools and knowledge needed to prepare for and recover from disasters;
- > Compile a clearinghouse of curated resources for Main Streets' commercial district organizations to use in preparing for and responding to catastrophic events;
- > Publish a digital toolkit of resources on disaster preparedness and recovery to help Main Street programs and other community-based organizations preserve historic resources, restore small businesses, and support residents as they return home in the aftermath of disasters.

The program's research, training, and writings were targeted toward communities affected by Typhoon Yutu and Hurricanes Harvey, Irma, Maria, Florence, and Michael, to help them recover from these storms and build resiliency. The impacted areas included communities within Alabama, the Commonwealth of the Northern Mariana Islands, Florida, Georgia, Louisiana, North Carolina, Puerto Rico, South Carolina, Texas, Virginia, and the U.S. Virgin Islands, as well as tribes within these impacted areas including the Coushatta Tribe of Louisiana and the Seminole Tribe of Florida.

While these states and tribal governments were a focus of our research and workshops, the urgency of disaster planning and the need for recovery support is relevant across Main Street's national network of downtowns and neighborhoods.

Our program outreach included hosting disaster planning and resiliency workshops and panels at the Main Street Now Conferences in Birmingham (2024), Boston (2023), and Richmond (2022), as well as the National Trust for Historic Preservation's 2023 PastForward Conference in Washington, D.C. We also hosted regional workshops, both virtual and in-person, in Florida, Louisiana, Texas, and California. These trainings and panels involved over 800 participants who learned about disaster and communication planning best practices, federal grant opportunities to fund disaster preparedness and mitigation projects, and practical strategies Main Streets can use to effectively respond when a disaster occurs.

Very special thanks to the leadership of Hannah Mira Friedland, Grants Manager at Main Street America, who led the initial research for this toolkit and who planned and facilitated our regional and national workshops. Manuel Ochoa, AICP, founder and principal of Ochoa Urban Collaborative, has been an invaluable partner to Main Street America on this project from the initial convening of the advisory committee to the launch of this publication. Thanks to Lindsey Wallace, formerly of Main Street America, for her crucial leadership to make this program a reality, and to our former Main Street co-worker Abby Armato for her significant community outreach and research contributions. We are grateful to our NPS partners with the State, Tribal, Local, Plans, and Grants division for their thoughtful guidance throughout the project.

We also want to thank our key partners in co-facilitating our series of workshops and trainings for the program: Bayou Collective, California Main Street, Lincoln Institute for Land Policy, Federal Emergency Management Agency (FEMA), Florida Division of Historical Resources, Louisiana Main Street, National Park Service, Oregon University's Institute for Policy Research and Engagement, Texas Historical Commission, TheCaseMade, and the Urban Land Institute.

Many Main Street leaders and partners and local and state officials were invaluable participants and collaborators in our workshops and their contributions and lessons learned are integrated throughout this toolkit.

Introduction

Anxious about the impacts of climate change on your downtown? Perhaps your neighborhood recently experienced a wildfire, a flood, or a hurricane and you want your community to be better prepared for the next disaster. Or maybe you are a small business owner and you want to create a plan to improve your disaster readiness.

If so, you've come to the right place—this toolkit details how downtowns and commercial districts can prepare for and recover from disasters.

Who Is the Toolkit For?

From record-breaking hurricanes to quick-spreading fires, disasters are an all too common occurrence on America's Main Streets, and yet there are very few disaster preparedness and recovery-related resources available to downtown revitalization organizations.

Without a comprehensive preparedness plan in place and tools to support both short- and long-term recovery efforts, the physical and economic impacts of disasters can be devastating, especially to the historic buildings, public spaces, and local businesses that make up Main Street communities. This toolkit addresses these critical needs by gathering the most up-to-date information on disaster preparedness and recovery in an accessible toolkit format.

As part of this project, we surveyed our Main Street network about their disaster vulnerabilities and preparedness. Almost 75% of the respondents indicated they have experienced a major disaster in the last five years. In addition to the COVID-19 pandemic, close to half of our Main Street survey respondents experienced severe flooding and almost one-quarter endured a major fire or hurricane.

The range of disaster recovery activities our Main Street leaders and programs undertake are critical and far-reaching—from organizing commercial district clean-up efforts to collecting monetary donations to leading outreach on state and federal recovery programs. In many instances, our Main Street programs serve as recovery coordinators and as their community’s lead disaster planning organization.

Yet most Main Street managers haven’t addressed disaster planning and preparedness in earnest, and they need support to get started and take action. Of our Main Street survey respondents, just 20% said they had an organizational disaster plan in place.

We know that preparing for a disaster or learning about disaster resilience and climate change can be overwhelming. Not only is there a staggering number of resources, but the focus of these resources is typically on the federal and state governments’ responses to communities post-disaster, despite the fact that most critical response decisions are made at the local level. The topic is also distressing and it is often difficult for our under-resourced Main Streets to prioritize worst-case scenario planning.

We designed this toolkit with those particular needs of our Main Street network in mind. This toolkit is a compilation of relevant information, resources, and case studies to walk Main Street programs and other community-based organizations through how to prepare for and build back better from extreme disaster and weather events. Some of the helpful features in this toolkit include:

- > Communication tips for organization leaders and decision-makers to create a groundswell that will move your stakeholders from complacency to action;
- > Ideas, best practices, and case studies from your Main Street peers and partners to guide your own local planning efforts;
- > Steps for safeguarding cultural resources, including historic properties, that are vulnerable to fire, earthquakes, hurricanes, or other disasters;
- > Training resources to help teach disaster preparedness to your small business owners;
- > Ideas to build and fund resilient infrastructure projects to help your downtown thrive.



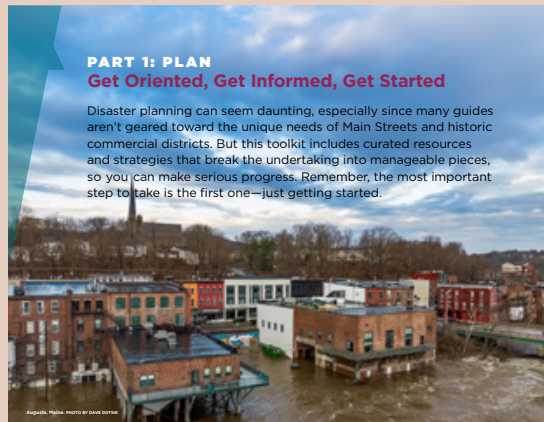
88.5% of all U.S. counties declared a natural disaster between January 2013 and January 2023.

Source: Forbes Advisor—Counties Most at Risk for Natural Disasters, Ranked

Community members grab sandbags in Mount Vernon, Washington.
PHOTO BY CITY OF MOUNT VERNON, WASHINGTON

How the Toolkit Is Organized

The Toolkit has been divided into three parts:
Plan; Prepare; Respond and Recover.



We understand that Main Streets and commercial districts are at different places with their disaster readiness and needs. You can read this toolkit from cover to cover or you can skip directly to a specific section to learn more.

In **Part One: Plan**, we help you assess important baseline information for your organizations and communities to avoid duplicating past disaster planning efforts and, most importantly, to find a disaster planning process that suits your Main Street's current planning needs.

You will learn how to:

- > Understand disaster risks and vulnerabilities in your districts;
- > Determine what relevant planning work has already been done in your community to guide your next steps;
- > Inventory your historic and cultural resources;
- > Deploy disaster planning tools best suited for your Main Street;
- > Facilitate community conversations to get your residents actively involved in your disaster planning efforts.



In **Part Two: Prepare**, you will read about valuable steps you can take now to ensure your community will respond more effectively when a disaster occurs. This section also features activities and best practices on how to alleviate or mitigate future disaster damage and disruptions to your Main Streets.

You will learn how to:

- > Implement strategies to build strong relationships with disaster partners;
- > Reduce disaster vulnerabilities in your historic districts;
- > Create and prioritize a set of mitigation and resilience projects for your community;
- > Familiarize yourself with relevant federal funding opportunities and how you can access those funds;
- > Build a volunteer network to support your Main Street recovery efforts;
- > Help your small businesses recover from disruptions to their operations.

[Clickable links](#) are inserted throughout the toolkit to enable a deeper dive on a topic or resource. Additionally, integrated throughout the publication to help inspire your own disaster planning, preparation, and recovery efforts, you'll find:

PRO TIPS: Snippets of practical advice for commercial district leaders.

EASY DOES IT'S
 Sections which feature links to highly helpful and actionable resources.



MAIN STREET MOMENTS

Examples of disaster planning and response in action on our Main Streets.



CASE STUDIES

See *Table of Contents* to learn more.



In Part Three: Response and Recovery, we address needs and concerns your communities will face immediately after a disaster. We also give guidance on how to navigate the recovery process and how to address critical, longer-term rebuilding needs, such as repairing damaged historic resources, restoring small businesses, and renewing social connections.

You will learn how to:

- > Assess and document damage to the assets in your districts;
- > Help your businesses, property owners, and residents access emergency funding sources for immediate recovery needs;
- > Stabilize and repair historic resources after a disaster;
- > Support small businesses in adapting their operations to meet new market needs;
- > Recognize your community's post-disaster trauma, including the emotional support needs of your Main Street staff, board, and volunteers;
- > Prioritize community events and connections as part of your rebuilding process

The recovery process is also a time for communities, Main Street leaders, emergency officials, and others to reflect on how the response and recovery process should be improved, including developing or updating disaster plans and reflecting on how to build back better.

In Concluding Thoughts, we lift up some of the most valuable learnings and inspiring stories from across our Main Street network to share the most effective strategies for preparing and recovering from disasters.

Key Concepts and Terminology in the Toolkit

For this toolkit, we have been guided by foundational disaster response and emergency management concepts, but in some cases these concepts have different implications, depending on the context or professional field in which they are used. This is particularly true of two ideas central to this toolkit—**disaster mitigation** and **disaster resilience**. In this publication, we uphold definitions as used by the [Intergovernmental Panel on Climate Change](#):

Disaster mitigation is the lessening of the potential adverse effects of disasters through actions that reduce hazard, exposure, and vulnerability.

Disaster mitigation activities have a long-term horizon and are focused on minimizing the damaging and disruptive effects of future disasters versus disaster response and short-term recovery efforts focused on a return to a “normal” status. In this toolkit, we also simply use the term **mitigation** to refer to this concept, which differs from the concept of climate mitigation, which are actions specifically undertaken to reduce greenhouse gas emissions.

The impacts of disaster damage, disruption, and displacement are measurably more extreme for our most vulnerable—communities of color, low-income residents, immigrants, seniors, and people with disabilities. These communities often lack resources to respond to acute disasters, already live with a greater risk of health issues and structurally fewer resources to address them, and are often living in marginalized neighborhoods that are especially vulnerable to extreme weather events and related environmental hazards, such as noxious land uses. We understand that to “mitigate” the impact of disasters or be “resilient” in these contexts does not account for these inequitable realities and the disproportionate economic, emotional, and social burdens that vulnerable communities face preparing for and recovering from these devastating hazards and events.

As we continue to support our Main Streets in this work, we are committed to facilitating processes and practices that center the decision-making power of our most vulnerable residents and partners to ensure their voices are heard and respected, so they can choose how to rebuild or even to relocate in the aftermath of disasters.

Disaster resilience is the ability of a system to anticipate, absorb, accommodate, or recover from the effects of a hazard in a timely and efficient manner, including through the preservation, restoration, or improvement of its essential basic structures and functions.

In this toolkit, we also simply use the term **resilience** to encompass the same concept and it includes all planning, preparation, mitigation, and recovery activities that help your communities anticipate and adapt to disasters and their damaging impacts.

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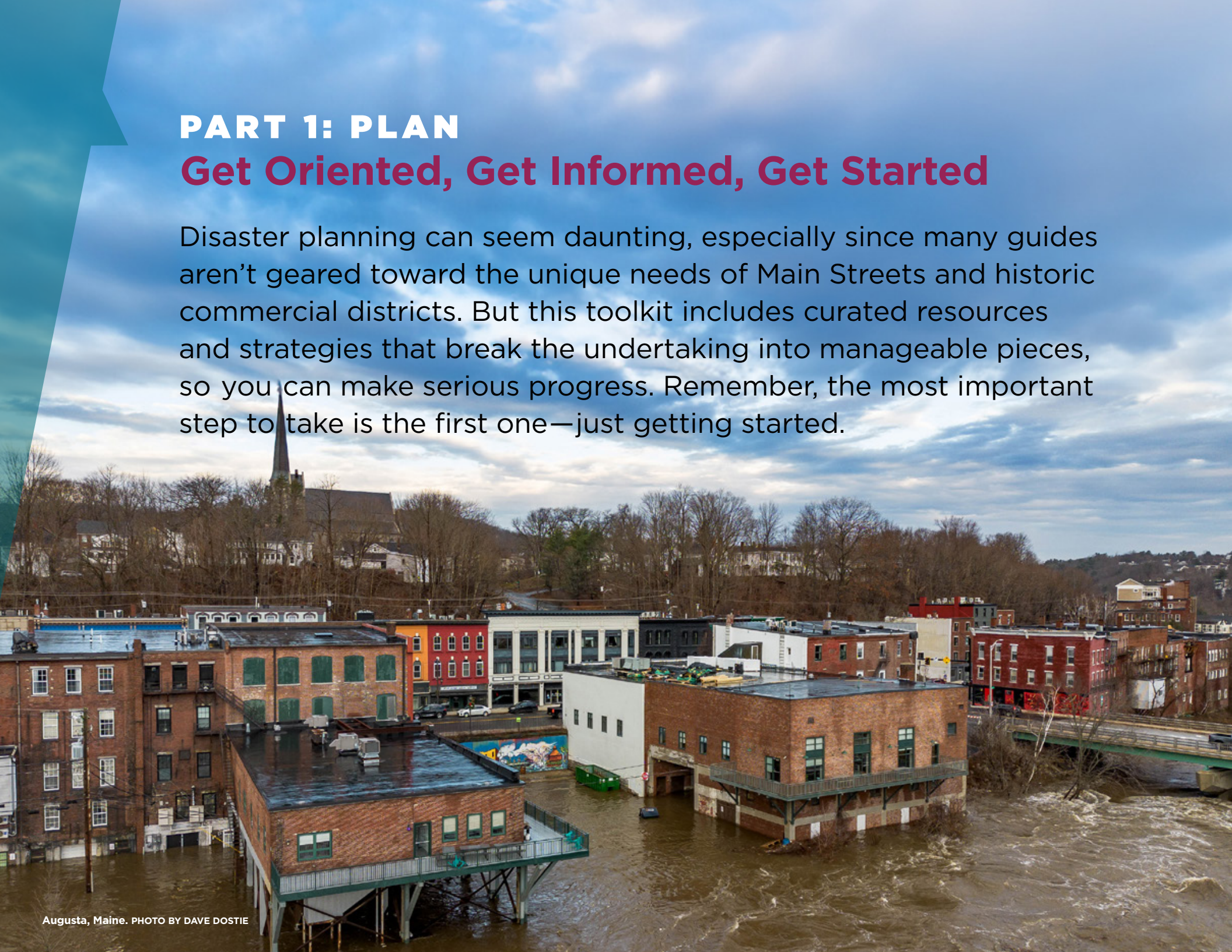
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PART 1: PLAN

Get Oriented, Get Informed, Get Started

Disaster planning can seem daunting, especially since many guides aren't geared toward the unique needs of Main Streets and historic commercial districts. But this toolkit includes curated resources and strategies that break the undertaking into manageable pieces, so you can make serious progress. Remember, the most important step to take is the first one—just getting started.



Understand the Risks to Your Region

While you can't anticipate or prepare for every emergency, each effort to make your commercial districts more resilient to disasters in your region is a move in the right direction. To focus on where to commit your time and resources, tailor your disaster planning efforts to your Main Street's greatest disaster risks.

How can you identify those risks? An easy first step is to use [FEMA's National Risk Index for Natural Hazards](#) tool. (Also check FEMA's [Community Disaster Resilience Zones](#), which are designations to help direct additional federal disaster mitigation funding.) The interactive risk index outlines which communities are most likely to experience hazards such as:

FLOODING: Ninety percent of natural disasters in the U.S. involve flooding, the most economically damaging of disasters to properties.

HURRICANES: Severe winds, rainfall, and flooding can damage coastal and inland areas alike.

TORNADOES: These storms can cause massive damage to businesses and homes and disrupt power, water, and transportation.

WINTER STORMS: Climate change has made excessive snow, cold, and ice both more frequent and more severe in recent years.

WILDFIRES: A major risk for devastating natural, commercial, and residential areas, wildfires also release embers that can travel as far as one mile away and smoke pollution that can travel thousands of miles.

HEAT AND DROUGHT: Heat is one of the most dangerous hazards. And as heat waves become more common, threats like drought, wildfires, and disease also rise.

GEOLOGIC HAZARDS: Earthquakes, avalanches, volcanic eruptions, and erosion pose major threats to lives and properties.

Also be sure to consider other common threats to commercial districts that aren't tracked by FEMA's Risk Index, such as building fires, pandemics, and industrial accidents. The point isn't to cover each and every possible scenario, but to create sound guidelines for how to prepare for, react to, and recover from your biggest disaster threats.

Determine Your Baseline

Good news—your commercial district likely isn't starting from scratch when it comes to disaster preparedness planning. First determine what resources and knowledge you already have so you know what you're missing to develop a working plan. You may not have as much work to do as you think.

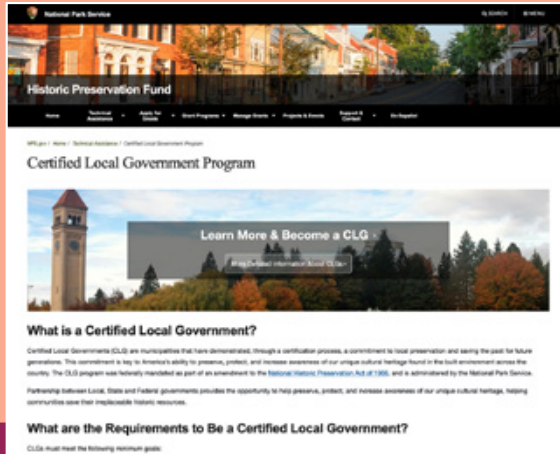
Remember: Your initial preparation may not be perfect, comprehensive, or even in plan form, but establishing a baseline for disaster preparedness planning is key. You can explore where your community stands in the planning process and what your initial steps should be by asking a few baseline assessment questions:

1 What are your local disaster planning resources?

It is helpful to create a spreadsheet of the local, state, and federal resources that are available to help your community update or develop disaster preparedness and recovery plans. You can look up your state's emergency management agencies at [USAGov's website](#). Once on your state's site, you can also find your county's emergency management agency, which provides support to create a local disaster preparedness plan.

2 Do you have existing disaster preparedness plans?

Gather and review any relevant local or statewide disaster preparation, hazard mitigation, or emergency operations plans. Some cities and counties may not have a full plan dedicated to these topics, but relevant components will be incorporated into your local comprehensive plan. Consider when these plans were developed, whether they need updating, what communities and groups were engaged in the planning process, and what sections of these plans are most relevant to your Main Street programs and districts.



WHAT DOES IT MEAN TO BE A CERTIFIED LOCAL GOVERNMENT?

Administered through the National Park Service and State Historic Preservation Offices (SHPOs), the [Certified Local Government Program](#) (CLG) facilitates a partnership between state and local governments and federal partners to promote preservation projects. By becoming a CLG, local communities—Main Streets included—make a commitment to local preservation. In return, they gain access to Historic Preservation Fund (HPF) grants and technical help, including guidance and training opportunities for preservation planning and surveying, documenting, and inventorying local historic resources.

3 Does your community have a historic resources inventory?

If not, the National Park Service (NPS) recommends completing (and maintaining) a record of the appearance, significance, and condition of your commercial district's local sites and buildings.

See *Inventory Your Historic and Cultural Resources* in Part One.

4 Is your community a Certified Local Government (CLG)?

If so, you not only have priority when applying for NPS grants, but your local government may already have surveyed historic commercial buildings and other historic resources in your commercial districts. NPS has a searchable database of CLGs.

5 What are other relevant resources and community connections?

In addition to local government and emergency management partners, what other community organizations or nonprofits, such as the State Historic Preservation Office (SHPO) or your local chamber of commerce, have created plans or strategies relevant to disaster recovery and resiliency in your Main Streets? These organizations could also be partners in your disaster planning and preparation process.

1 in 10: The number of small businesses that suffer losses from a natural disaster in a given year.

Source: [FED Small Business](#)

Inventory Your Historic and Cultural Resources



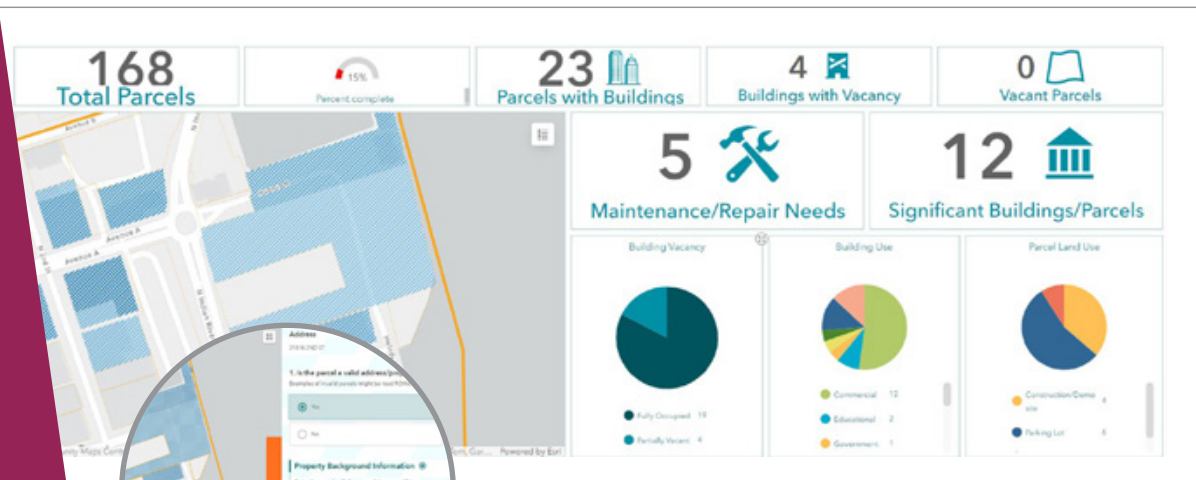
To understand where and how your Main Street is vulnerable to disasters and emergencies, it's important to conduct a district-wide inventory of your area's historic, architectural, and cultural resources. Your inventory should go beyond buildings to include streets, public spaces, landscapes, public art, archives and collections, and cultural institutions and organizations. Creating an inventory offers several benefits:

- > You'll better understand your district's risks and opportunities so you can prioritize where to spend disaster planning resources and energy.
- > Emergency responders and volunteers will have a guide to use while conducting damage and safety inspections after a disaster.
- > Inventories are necessary to apply for disaster recovery grants and to make insurance claims.

See *Restore Buildings* in Part Three.

DISTRICT INVENTORIES AND MAIN STREET'S BOOMS TRACKER

The recently launched [Building Opportunities on Main Street \(BOOMS\) Tracker](#) is an interactive, map-centric tool that helps Main Street leaders easily inventory all properties in their districts. All designated Main Streets will have access to a "local view" or Geographic Information System (GIS) map of their district on the BOOMS platform. Using a smartphone or other connected device, users can then click or tap each parcel in their Main Street district and add photos and basic data about each property, including building or land use, condition, and disaster risks. Users can add or update old data at anytime, generate dashboard reports about their districts, and more. Get details on the BOOMS Tracker [here](#).



Images of the online BOOMS Tracker that is available to document property conditions in a Main Street district. PHOTO BY EMI MORITA, MAIN STREET AMERICA

CENTERING COMMUNITY ENGAGEMENT IN HERITAGE AND DISASTER PLANNING

Oregon Heritage and the University of Oregon are replicating their process for community heritage planning to build more disaster-resilient neighborhoods statewide. To start their planning conversations, the team uses heritage definitions and a compiled list of resources defined by existing local, National Register, or similar “traditional” surveys. Then they collect personal stories and observations from area stakeholders through online surveys, focus groups, interviews, workshops, and more, to create a local definition and examples of heritage resources that resonate with residents. In the case of their planning pilot community in Cottage Grove, Oregon, community members identified murals and neon signage as distinguishing assets in their downtown district. These assets were then mapped and layered into Cottage Grove’s [Disaster Inventories Report](#) and shared with their local emergency response team.

Oregon Heritage and the University of Oregon have developed [multiple tools](#) to inform the community engagement process in disaster and heritage resource planning, including a report and messaging guide, [Value of Cultural Heritage in Disaster Resilience](#).



Cultural assets in the Historic District of Cottage Grove, Oregon—a large art mural and historic neon signage. PHOTOS BY CITY OF COTTAGE GROVE

Helpful Tools

Most Main Street programs must conduct a district property and business inventory as part of their annual [Community Evaluation process](#). Take advantage of what others have learned along the way and try these tools to simplify the process.

- > Michigan Main Street designed an inventory [template](#) for their local programs that includes several helpful tips on how to conduct a building survey.
- > Some Main Street programs use the web-based platform Maestro to manage their inventories. Check out this [introduction to Maestro](#) to consider what data you might want to collect for your inventory.
- > Explore opportunities to use Geographic Information System (GIS) databases. GIS is a powerful tool because it can store, integrate, analyze, and map a wide range of community data. Often a GIS is used to overlay hazard risks (100-year floodplains or wildfire risks) on top of a community's mapped resources to clearly see which heritage assets are most vulnerable. Most local governments use GIS and have at least one GIS specialist on staff. Ask about using local GIS resources to support building a district-wide inventory.
- > Cottage Grove Main Street in Oregon received support from Oregon Heritage to hire a consultant and complete a [Disaster Inventory Report](#). The publication is a great reference tool for other Main Streets—it inventories all the buildings in the district; identifies unique local assets such as murals, neon signage, and longstanding local businesses; and then overlays specific hazard risks for downtown Cottage Grove.

Identify Resources

A community-wide survey may seem a daunting task, but there's a good chance you already have access to resources that will give you a head start.

- > Consult existing registers for historic resources. These include municipal and state registers for designated landmarks and historic districts, as well as the [National Register of Historic Places](#). If your Main Street is part of a [Certified Local Government \(CLG\)](#), your local city or county governments may already have surveys of your downtown districts on file.
- > Refer to your local comprehensive plan, emergency operations plan, or State Historic Preservation Office (SHPO) state plans to see if any context is provided around your local historic resources or if any local resources have been named a priority for protection.
- > Not all assets that are important to community members are designated landmarks or districts. In fact, local resource designations often reflect embedded social power dynamics and injustices (see pages 12-13 of [Oregon Heritage's Community Disaster Resilience Planning for Heritage Resources](#)). This makes it critical to get input from the community to better learn which resources are most valuable to your residents. See the [callout box](#) on Oregon Heritage's strategies for community engagement.



Create Your Inventory

Make a spreadsheet or table that lists all your district properties and additional assets you've identified through your community engagement process. Include these details in your spreadsheet:

- > Date survey information was collected
- > Name of the property or asset, including alternate names
- > Asset type (building, structure, landscape, object, public art, etc.)
- > Physical address
- > Property owner or asset manager/steward and contact information (include notes on the best ways to contact the property owner or manager)
- > List of property tenants
- > Notes on why the resource is significant, particularly if the building is not included in your historic district listing
- > Date of construction
- > Building materials
- > Observed structural vulnerabilities
- > Photos and video of current conditions (see [Document Current Conditions section](#))

**YOUR TOWN
LOGO**

DISTRICT
INVENTORY

JUNE 1, 2024

- > **Metro Café (aka: the Metropolitan)**
12345 Main Street, Anytown, ST 12345
Asset type: *Building*
Owner/manager/steward: *First, Last*
Property tenants: *List of names*
Notes: *List*
Date of construction: *Date*
Building materials: *List*
Observed structural vulnerabilities: *List*
Photos/video: *Insert Doc icons*
- > **Community Library**
12345 Main Street, Anytown, ST 12345
Asset type: *Building*
Owner/manager/steward: *First, Last*
Property tenants: *List of names*
Notes: *List*
Date of construction: *Date*

EASY DOES IT

Photos, videos, measurements, and material notes on existing buildings and resources can be critical for filing post-disaster insurance claims or applying for FEMA, National Park Service funds, or other federal funds. The National Trust for Historic Preservation provides [tips](#) on how to carefully document your Main Street resources.



Document Current Conditions

As you build your inventory, also document the conditions of structures and resources in your district. Doing so will serve as a valuable before-and-after reference following a potential disaster and could determine whether an area qualifies for post-disaster recovery funding.

If your Main Street has a designated historic district, look over documentation standards for designated resources. In most cases, protection of buildings designated at the local, state, or national level should be in keeping with the “Secretary of the Interior’s Standards for the Treatment of Historic Properties” (see [Articles 11 and 12](#)) and any additional guidance provided by your local historical commission or Certified Local Government office if applicable.

The best way to document conditions of your Main Street district is to take interior and exterior photos and video of all your properties and other valued heritage resources. Images of the exterior façade and side elevations should be taken from the public right of way. Photos of character-defining features and interiors—a patterned slate roof, decorative trim, leaded glass windows—are also helpful to include when possible. To assist with insurance claims and grant applications post-disaster, encourage business owners to also take photos and video of work equipment, inventory, utilities, landscaping, personal property, and serial numbers of large appliances and equipment.

PRO TIP: *Create an online survey that asks each business or local property owner to submit photos of their buildings or resources to your Main Street program. This will save you time and give you a chance to collect additional inventory data such as property owner contact information, building age, and building maintenance issues.*

Keep photos, videos, and inventory spreadsheets in a shared, online account to ensure access even in the event of a disaster. Link cloud-backed images to your inventory spreadsheet.

A local business before and after the San Simeon Earthquake in Paso Robles, California, in 2003. PHOTOS BY THE PASO ROBLES MAIN STREET ASSOCIATION



MAIN STREET MOMENT

WHY INVENTORIES MATTER

In 2018, Hurricane Michael swept through the Florida Panhandle, destroying homes, businesses, and natural resources in multiple counties. The storm also impacted historic buildings and landmarks and revealed the risk that these assets face if not inventoried. Before Hurricane Michael, some Panhandle communities had not conducted a historic resource survey for decades—since their districts were nominated to the National Register of Historic Places, and others had never done one. (Preservation experts recommend that communities update historic resource inventories at least once every 10 years.)

Without updated—or existing—historic surveys to consult, federal, state, and local government officials were challenged to direct recovery monies to historic restoration projects or to assure that rapid response and demolition efforts did not inadvertently destroy damaged heritage resources. Meanwhile, many communities lacked the “before” documentation they needed to rebuild damaged historic properties. That was a particular struggle for the Main Street Community of Marianna, Florida, where high winds collapsed multiple historic building facades.

Following the storm, the National Park Service awarded [Florida’s Division of Historic Resources](#) (their State Historic Preservation Office) a large grant through the [Emergency Supplemental Historic Preservation Fund](#) (ESHPPF) (see [Find the Funding in Part Two](#)), to pay for historic resource surveys in communities most impacted by Hurricane Michael. Since then, the SHPO has funded multiple county-wide surveys to provide their local governments and state agencies with a clear planning tool for historic structures, especially in the case of disasters.

Uncover District-Wide Vulnerabilities and Mitigation Opportunities

Once you’ve created your inventory, use it to find big-picture patterns and answer questions such as:

- > What are the most common vulnerabilities in the area, and how can they be addressed district-wide?
- > Are there clusters of resources that have similar risks? Can those risks be reduced by encouraging individual business or property owners to collaborate?
- > Are there specific properties or important local assets that are especially vulnerable due to increased risk and/or poor conditions? What resources are available or could be allocated in the near future to help mitigate potential hazard damage?

See Craft a Prioritized Project List in Part Two.

The analysis of your district inventory will help you identify and prioritize mitigation projects.

The risks to your district are constantly evolving. Properties are improved, or fall into disrepair. Weather shifts or economic conditions change. That’s why it’s important to review your inventory every year to ensure the information is accurate and to identify evolving opportunities or risks.

“These surveys provide inventories of potentially historic properties that should be treated sensitively following a disaster, establish baseline documentation for community resources, and facilitate the disbursement of disaster assistance by simplifying cultural resource reviews in the months and years following a disaster.”

— Ruben Acosta, Chief to the Bureau of Historic Preservation,
Florida Division of Historic Resources

Explore Disaster Planning Tools

You've identified common disaster risks in your region, collected existing disaster and emergency plans and planning resources, and compiled an inventory of your district's assets and historic resources. Next it's time to determine what tools and processes will integrate all this information and best serve your Main Streets and districts. Whether you want to support a small business in crafting a disaster recovery plan or serve as the local champion to develop a city-wide disaster preparedness plan, the collection of tools below has you covered.

It's important to note that the tools and guidance in this section can be adapted to meet your organization's current needs and capacity. Many Main Streets may need to start simply with an organizational disaster readiness plan or a component of an organizational plan (refer to [Cottage Grove Main Street's Resilience Plan](#)) and then approach scenario planning or the development of a city-wide plan once all the disaster planning and preparation fundamentals are in place.

Planning Tool	Audience	Ease of Use	Content	Sample materials	Our take
<p>National Park Service’s Before and After Disasters: Guidance for State and Tribal Historic Preservation Leaders on Working with FEMA, NPS, and Other Federal Agencies</p> <p><i>Cost: Free</i></p> <p>Learn More</p>	<p>Historic preservation leaders, State Historic Preservation Officers (SHPO), Tribal Historic Preservation Officers (THPO), local governments</p>	<p>Easy-to-read document packed with digestible information and valuable resource links</p>	<p>Provides key information on how to protect historic and cultural resources; fund disaster-related projects; respond and recover to a disaster</p>	<p>Includes checklists and forms on essential, enhanced, and advanced tasks to protect historic resources, as well as which departments and contacts to reach out to and when to do it</p>	<p>This guide is highly beneficial to Main Street organizations, even if they won’t be taking the lead on some of the outlined tasks. For example, understanding how to find and build relationships with preservation leaders is key to documenting historic commercial buildings and other historic resources in commercial districts.</p>
<p>FEMA’s OPEN (Organizations Preparing for Emergency Needs) Training</p> <p><i>Cost: Free</i></p> <p>Learn More</p>	<p>Nonprofit organizations, community-based organizations, commercial district management organizations</p>	<p>Requires about six hours for preparation, review, practice, and delivery to work through the full 180-minute course. Material can be delivered virtually using any digital meeting platform.</p>	<p>Details the role commercial district organizations play in identifying disaster risks and the preparedness actions needed to respond to various incidents</p>	<p>Presentation materials, instructor guide, multimedia resources, schedules, and more. FEMA even offers an adaptation for commercial district organizations.</p>	<p>The materials are adaptable, flexible, and thorough. Although the training doesn’t result in a disaster plan per se, the course provides the key steps an organization needs to take to prepare one.</p>
<p>Oklahoma Center for Nonprofits’ Disaster Preparedness Manual for Nonprofit Organizations</p> <p><i>Cost: Free</i></p> <p>Learn More</p>	<p>Nonprofit leaders, staff, board members</p>	<p>Easy to understand (particularly for those familiar with training materials) and broken into clearly defined sections</p>	<p>Walks nonprofits through how to assess and prepare for the impact of a disaster, including how to coordinate with other organizations and how to receive donations</p>	<p>The 80-plus page manual is thorough and includes worksheets and templates for organizational planning, but no other training materials are available. The workbook can be printed and bound for an in-person setting.</p>	<p>The manual is an excellent resource, especially for Main Street programs that operate as stand alone nonprofits, and it provides operational and financial considerations not found in other disaster preparedness materials. But making a group training and organizational presentation from the manual alone requires a time investment.</p>

Planning Tool	Audience	Ease of Use	Content	Sample materials	Our take
<p>Oregon Heritage's Community Disaster Resilience Planning for Heritage Resources</p> <p><i>Cost: Free</i></p> <p>Learn More</p>	<p>City and preservation planners, Main Street managers, and managers of local heritage sites, including staff and board members</p>	<p>Easy-to-read, but very detailed publication that includes an extensive library of templates and resources for readers</p>	<p>Walks communities and organizations step-by-step through the development of a community-wide resilience plan for their heritage resources and features lessons learned from Oregon's first community, Cottage Grove, to complete a comprehensive disaster plan for their local heritage assets.</p>	<p>Over 100 pages of appendices are included at the end of the manual, including committee meeting agendas, community outreach scripts, guidance on tribal engagement, and more.</p>	<p>This manual centers Diversity, Equity, Inclusion and Accessibility in the planning process and instructs local leaders on how to collectively build a heritage resource resilience plan. The outlined approach is comprehensive, but it requires intentional relationship building and community input to be effective.</p>
<p>Disaster Resistant Business (DRB) Toolkit</p> <p><i>Cost: \$200-\$400</i></p> <p>Learn More</p>	<p>Small and medium-sized business and nonprofit organizations</p>	<p>Fairly easy for anyone with a computer and motivation</p>	<p>Offers a step-by-step guided process for creating a business disaster or continuity plan and spans everything from measuring readiness to training employees in business continuity</p>	<p>The self-guided software includes downloadable templates and worksheets, and an online version is in development.</p>	<p>This may be the best option for small-business owners and nonprofit leaders who don't have time to participate in traditional disaster preparedness training.</p>
<p>Exploratory Scenario Planning</p> <p>Learn More</p>	<p>Elected officials, planners, residents, small businesses, nonprofit leaders, and environmental activists</p>	<p>Can be complex and staff-intensive. Scenario planning also requires some preparation such as gathering data, maps, and materials from outside sources.</p>	<p>Exploratory scenario planning is a less-intensive version of scenario planning that raises awareness of the effects of climate change. An exploratory scenario planning workshop can be conducted in one day, but it will likely take at least 40 hours to prepare.</p>	<p>The Lincoln Institute of Land Policy offers case studies, briefs, books, and sample agendas for organizing an exercise in exploratory scenario planning. The American Planning Association's Planning Advisory Service (PAS) Memo offers first-time planners a suggested process and straightforward guidance.</p>	<p>Exploratory scenario planning offers a simpler approach to scenario planning, but the data and materials will still need to be expertly prepared, curated, and presented.</p>

Kick-Start Community Conversations

As you begin to engage your partners and constituents in the disaster planning process, you will need to be mindful and intentional to facilitate meaningful community conversations. Here's why: Support for disaster planning is often universal, but getting buy-in for the transformational changes needed to prepare for the future can be tougher.

For one, talking about a looming crisis can be overwhelming and scary, causing people to back away rather than step forward. And conversations that start with terms like “global warming,” can be alienating either because someone might not agree with the framing or they don't want to step into what feels like a polarized space.

To make the kind of changes necessary for your community to thrive in the future means getting a variety of people on board with your process and plans. Tiffany Manuel, a researcher, social changemaker, CEO of TheCaseMade, and author of “[Strategic CaseMaking](#): The Field Guide for Building Public and Political Will,” shares tips she developed specifically for Main Street managers and other leaders of local commercial districts for how to do exactly that:

To build will, first build relationships.

Transformational change doesn't happen in a vacuum. It takes the support of broad coalitions—organizations, groups, and individuals—that may not know each other well. Before launching any campaign, take the time to map out all possible collaborators, from the Chamber of Commerce to local parenting groups to the high school environmental club, including communities or organizations with whom you may not have worked before. Then, strategically prioritize your relationship building.

Prioritize solutions over awareness.

Most people are well aware that disasters are becoming more common, and spending too much energy on raising awareness isn't likely to spur them into action. Just the opposite—it may make them feel too overwhelmed to act. Instead, bring people a plan that makes disaster resilience feel within reach. If you don't yet have a strategic plan but want to build buy-in for your resilience planning process, be as transparent as possible about the process itself, the timeline, and what success will look like. Aim to make both the process and its outcomes feel achievable.

Build a shared vision for the community's bright future.

To get people past the fear or dread that is keeping them from taking action, you need to pull them out of the present and put them into the future. Ask individuals to share what they love about their community and what they want the community to look and feel like 10, 20, or 50 years from now. Don't limit your visioning sessions to civic spaces and public gatherings. Soccer games and social media alike are great places to solicit insights and opinions that might otherwise be overlooked. The way you talk about a disaster-resilient future should reflect the aspirations people share with you.

Ask questions like: What do you love about living here? What attributes of this community do you hope will never go away? What could we do to make this an even better place to live?

Remind people of what the community can accomplish when you come together.

Most people have low expectations for what their community can get done, and a lot of blame gets thrown around to justify inaction. Instead, remind people of the times your community came together to get things done. Dig into your local history for specific examples. Did community members raise funds to build a new library? Work arm-in-arm to help revitalize a park? Rally for social change? Encourage others to remember and tell those stories along with you.

Here's what that might sound like: This is a community of folks who know how to get things done. I remember 10 years ago when we wanted to build a new library. We didn't wait for it to happen; we pulled the community together and made it happen. And what an amazing difference it's made. My grandkids go there every week for story time. We did that!

Practice pivoting around disruptive comments.

We've all been in rooms where one negative comment drains the energy out of any progress that's been made. To keep such comments from derailing your momentum, practice pivoting around them ahead of time. Start by making a list of disruptive comments you'll likely encounter. Next, think about different ways to express agreement without reinforcing the negativity. Finding common ground is a powerful way to keep the conversation moving in a positive direction. Then circle right back to the case you are making.

What does that actually sound like? Well, say someone interjects with, "There's no money for that! We'll never be able to pay for it." You might respond with: "How we decide to invest our community resources always requires some give and take. That's why we're coming to the community to ask what preparations we want to make now to ensure that our loved ones are safe and thriving in the future."

Share plenty of ways to keep the momentum going.

You've done so much work to convince people that disaster resilience is urgent and solvable. Don't leave them hanging! Make sure you give people a variety of ways to get involved, whether that means signing up for a newsletter, writing to elected officials, or joining a planning committee. Keep in mind, as a commercial district leader you don't have to be the expert in everything. Don't hesitate to tap your network and leverage your connections to offer even more ways for the community to take action.

Make a Disaster Communications Plan

Every minute matters when your community is facing a natural disaster, which means you need a plan for sharing accurate, helpful information with speed. There are actually two parts to a robust communications strategy: an internal plan for communicating with team members and keeping your Main Street organization operational, and a plan for communicating with external stakeholders and community networks (which is also known as crisis communications).

For External Audiences

To craft a crisis communications plan, consider a few core questions:

- 1 What will be your sources of reliable information before and after the disaster?**
- 2 What methods will you use to get information to your constituency groups?**

You know you need to rely on trusted news sources so your network can make informed and safe decisions. Any debates about what's considered a "trusted news source" should happen now, well in advance of any disasters.

Keep in mind that cellphones or the internet may be impacted by the disaster, so you'll want to establish multiple modes for communication. Think about announcements on your local radio station, posting regularly on your organization's website or social media channels, and sending updates to a group email list.


MAIN STREET MOMENT
**ALTERNATE
COMMUNICATION**

After Hurricane Michael hit Chattahoochee, Florida, the town's cell phone infrastructure was down for more than six weeks. That made it difficult to share information in the Chattahoochee community and to notify state and national news stations about the town's damage. To help other downtown organizations avoid a similar situation, Chattahoochee Main Street encourages Main Street leaders to establish relationships with radio and TV stations—especially those that have backup capabilities—and to have alternative modes of communication handy, such as ham and CB radio. For Chattahoochee, Panama City radio stations served as lifelines for broadcasting important information, such as where to find donated food and water, ice, phone charging stations, and dialysis treatment.

For Grass Valley, California, where wildfire threats are common, the Grass Valley Downtown Association (GVDA) shares information from YubaNet, a hyperlocal site that tracks updates on specific fire incidents. GVDA also relies on local radio station KVMR and Connecting Point's 211, a 24-hour call center that connects county residents to local, state, and federal programs and services.

3 What information will you collect from businesses, resource providers, and the local government to re-share with your larger network?

People may be overwhelmed or desperate during a disaster, which makes your role of information hub even more essential. The goal is to simplify and streamline your guidance, so people have digestible information they can act on. That likely includes:

- > Notices about emergency or shared resources available to businesses and community members
- > Best practices for property owners to file insurance, FEMA, and related claims
- > Opportunities for community members to volunteer or donate to assist with recovery efforts
- > Local events that give residents the chance to come together and connect
- > Updates on the hours and operations of the businesses in your district

Community bike tour in Chicago, Illinois. PHOTO BY OSCAR SANCHEZ



For Internal Audiences

Here, too, a trio of questions can help ensure your plan is comprehensive and effective.

1 Whom do you need to reach?

Staff is an obvious start, along with board and committee members, key volunteers, and partner organization leaders. But less obvious to include are the many groups that may be essential to keeping your organization humming in times of crisis. Think: vendors, service providers, suppliers, landlords, utility providers, and donors. If the organization needs to relocate temporarily or request payment deferment, for instance, knowing whom to contact can save valuable time.

2 How will you reach them?

Your contact list should include multiple modes of communication (home or work phone number, cell phone number, email, social media accounts for direct messaging) in case phone or internet service is disrupted. Your organization must also determine a process for checking in with all the contacts on the list. A phone tree, text message group chat, and private social media group can all be effective options.

3 How will you ensure the plan is accessible?

Security and accessibility are both important considerations. Carefully determine who in your organization or on your board should be able to access the communication plan when necessary. And be sure to store your list in multiple places, such as on a shared drive in the cloud and on paper copies at the office and at home in case getting online isn't an option.



A Main Street damage assessment team discusses next steps in Waterford, Michigan. PHOTO BY JOHN BRY

Spur Small-Business Owners to Plan, Too



Small businesses are the beating heart of our Main Streets and commercial districts. But day-to-day operations can be all-consuming for small business owners and entrepreneurs, leaving little time or energy for them to ponder a sprawling list of possible disasters that could put them out of business. One proven way to make disaster planning less challenging is to empower them with relevant tools and offer guidance in a variety of formats.

Spotlight tools and resources in newsletters, mailers, emails, and meetings that can help small-business owners assess their unique strengths and challenges, and stress the speed and impact of such tools. Many diagnostic tools take 30 minutes or less to complete and can help provide tailored, actionable recommendations for Main Street entrepreneurs to take.

Guide your business owners to build multiple channels of communication with their customers, including email lists, websites, and business social media accounts. When disasters strike, business owners need multiple ways to tell their customers about changes in operation and to suggest ways to support the business, especially in the case of

limited hours or offerings or full closures. Business marketing sits at the intersection of two of the Four Points of the Main Street Approach—Promotion and Economic Vitality—so use your committee members and related programming to support your local businesses in updating their Google profile or launching a social media campaign. Visit Main Street America’s [Small Business Support](#) for additional tools and resources, including access to our [Small Biz Digital Trainers](#) program.

Host a disaster preparedness webinar or workshop with local and regional emergency response management personnel. Or incorporate the event into an ongoing series, such as monthly Chamber of Commerce gatherings or networking events, where there’s already momentum around attendance.

Al Bye, co-owner of Theater Antiques in Denham Springs, Louisiana, after the 2016 flood. PHOTO BY CITY OF DENHAM SPRINGS



MAIN STREET MOMENT

STRENGTHENING SKILLS

Following the COVID-19 pandemic, Main Street Laurens in Laurens, South Carolina, recognized that its businesses needed to strengthen their online presence to survive in the short term and build resilience in the face of any future disruptive event. So, it began offering [small-business training sessions](#) and technology audits to assess business owners’ current technology use and strategies to grow their online presence. (See also MSA’s [Main Street Online Tool](#) that helps small businesses assess their unique digital commerce needs.)



Distribute FEMA's Ready Business Toolkits for the disasters most likely to impact your commercial district (including specific guides for [earthquakes](#), [hurricanes](#), [inland flooding](#), [severe wind/tornadoes](#), and [power outages](#)). An individualized business assessment would be ideal, but any engagement by Main Street entrepreneurs on specific climate risks is a great start.

Encourage business owners to develop a business continuity plan to determine how they can keep their businesses running during an unexpected disruption. As an example, these plans can include what to do if a business's office, warehouse, or store becomes inaccessible. Ready.gov has a series of [helpful videos](#) on how to create a business continuity plan.

EASY DOES IT

FEMA offers concrete tips and tools to host a successful disaster preparation workshop—from fundamentals like choosing a centrally located venue to language you can adapt for the invitations and feedback forms. Download the [Ready Business How-To Guide](#).

EASY DOES IT

The IRS offers a [Business Casualty, Disaster, and Theft Loss Workbook](#) that can help small-business owners compile a room-by-room list of business equipment, which can help with insurance claims. And both America's Small Business Development Centers (SBDCs) and FEMA offer emergency response plan templates to help guide small-business owners through creating an emergency response plan. Download the [America's SBDC template](#) or [FEMA's template](#) and distribute to entrepreneurs in your local commercial district.

Three years after a disaster, **75%** of businesses without a continuity plan will *fail*.

Source: [Ready.gov](#)

CASE STUDY

Hagåtña Guam



Preparation in the Face of Typhoons: Learning from Guam

Located in the South Pacific in an active seismic zone and typhoon belt, the island of Guam—the largest of the Mariana islands, and ancestral home of the Chamorro people—is regularly at risk for earthquakes, tsunamis, and, in particular, typhoons.

To alert the public of the likelihood of a typhoon affecting the island, the government's preparedness and response teams use the four-level Typhoon Conditions of Readiness (COR) scale. Due to its location in the Pacific Ocean, Guam is almost always in COR 4, meaning it is at constant risk of damaging winds impacting the island within 72 hours.

Here we share Guam's disaster preparation measures and how those measures came into play when Typhoon Manghut struck the island in 2018.

Always at the Ready in Guam

With the knowledge that damaging winds are a constant threat, Guam's community stakeholders are regularly implementing, and shaping, the territory's natural disaster preparation plans.

The island's robust natural disaster preparation efforts are led by the Guam Homeland Security Office of Civil Defense GHS/OCD. Along with the Joint Typhoon Warning Center, the GHS/OCD provides key information on specific COR-related actions that residents and business owners should take in case of a typhoon or other natural disaster. The GHS/OCD's website also provides detailed information for how residents can prepare before, during, and after a storm, including how to create a disaster supply kit, and safely evacuate a home or business.

CASE STUDY

Hagåtña Guam

During an emergency, businesses, schools, hotels, and power companies can all provide status updates to the center, which are then broadcast to residents through local media, online, and if the power fails, through organized word of mouth.

TAKEAWAY: Because disasters can strike at any moment, it's important that up-to-date disaster information is readily available to residents and business owners year-round.

STORM STRENGTH TO-DO LIST

With each storm's Conditions of Readiness (COR) level comes a set of actions to take:

COR V (lowest level of readiness; destructive winds are not expected): Plan escape routes; gather important documents; ensure vehicles are operating.

COR IV (destructive winds expected within 72 hours): Clear debris around homes and businesses; stock up on non-perishables; review evacuation plans.

COR III (destructive winds expected within 48 hours): Board up home if necessary; check medical supplies; monitor weather updates.

COR II (destructive winds expected within 24 hours): Board windows; fill bathtub with water; evacuate to shelter if needed or mandated.

COR I (destructive winds expected within 12 hours): Stuff towels around doors and windows; conserve water; stay indoors.

Building Codes as Resilience Efforts

Strong building codes can be a great asset to communities prone to extreme weather. That's certainly true for Guam. The island's stricter building codes have helped preserve the loss of life and property from disasters.

To protect the historic character of Guam's structures, the nonprofit Guam Preservation Trust also helps building owners make mandated structural updates—such as reinforcing beams, walls, and masonry—on the inside of buildings, rather than adding non-historic elements to the exterior.

TAKEAWAY: Local policies and ordinances, such as building codes, can be potent ways to protect against the impact of disasters.



A traditional home structure in Guam.

PHOTO BY JOE QUINATA, GUAM PRESERVATION TRUST

CASE STUDY

Hagåtña Guam

Preparedness Efforts in Action: Typhoon Mangkhut

While the hope is that a disaster plan will never be needed, many communities don't have that luxury. Guam, for one, has often needed to put its preparation to the test.

That was the case in early September 2018 when the National Weather Service placed Guam under a typhoon watch, and the Governor of Guam activated COR 3. As soon as storm warnings began, the GHS/OCD alerted residents that the storm was expected to intensify to a Category 4 typhoon and urged them to prepare for the worst-case-scenario of a Category 5 typhoon. [See [here](#) for a description of category threat levels.]

Residents were advised to take typical [typhoon-readiness steps](#) such as stocking up on water and nonperishable food and removing debris around their homes.

TAKEAWAY: Providing community stakeholders with ways to prepare, communicate, and coordinate in an emergency helps communities recover more quickly.

Thanks to the actions associated with each COR level, small businesses and public institutions also knew what steps to take next:

Businesses: Report operations and hours to the joint information center.

Public schools: Convert schools into emergency shelters in advance of the storm, and alert residents to school closures.

Guam Power Authority: Trim back vegetation and branches that could cause issues in high winds.

Airports: Prepare to cease flight operations, and alert travelers to contact airlines for updates.

Hotels: Provide guests with airline updates, translation services, and regular weather updates.

September 10, 2018, brought strong rains and damaging winds to Guam that downed power lines, uprooted trees, and littered communities with debris. By the end of the day, more than 2,000 community members filled the emergency shelters at local schools, and roughly 80% of the island had lost electricity.

By the next morning, however, all typhoon watches and warnings were lifted, and emergency teams were able to begin evaluating the damage and preparing a recovery plan, asking residents to keep the roads clear so they could work.

CASE STUDY

Hagåtña Guam

The efforts of Guam's strong preparedness coalition has created an island-wide understanding where residents and small businesses know exactly how to best prepare for and respond to disaster events.



Historically and culturally significant sites that have been repaired, rehabilitated, and restored by the Guam Preservation Trust/Inangokkon Inadahi Guahan. From left to right: Tollai Talaifak/ Talaifak Bridge, Merlyn G. Cook School, Kiosko (Bandstand) in Plaza de España. PHOTOS BY GUAM PRESERVATION TRUST/INANGOKKON INADAHU GUAHAN. Far right: The historic Merizo Bell Tower off of Route 4 in Merizo, Guam, built in 1910. PHOTO BY JOE QUINATA, GUAM PRESERVATION TRUST.



PART 2: PREPARE **Build Connections, Protect Your Priorities, Fund Opportunities**

As Main Street programs, you can take steps now to fortify your organization, your partners, and your community against future disasters. Think about what you need to respond at your best—funding, volunteers, disaster response expertise—and lay the groundwork to have those resources at the ready when you really need them.



Create Community Connections

Recovering from a disaster requires an all-hands-on-deck response. So too does preparing for one. Building relationships with the right organizations can not only help Main Street commercial districts recover from a disaster, but also become more resilient to one.

Fostering relationships with emergency management and government officials—as well as local organizations—can help provide access to information, funding, and volunteers. The best time to do it is before an emergency crops up rather than during a disaster when tensions are high and resources are stretched thin. Here are some of the people and places to start with:

Local leaders and elected officials who play an important role in state and federal funding decisions, such as mayors, city council members, county executives, planning directors, directors of public works, leaders of council of governments, regional planning organization staff, transportation planning staff, and city or county planning staff.

Your state and county's emergency management agencies. These agencies are responsible for helping communities prepare and respond to local hazards and disasters. These agencies can help build routes to the Federal Emergency Management Agency (FEMA), Community Development Block Grants, and Department of Transportation funding. [USAGov](#) provides a list of state agencies and [FEMA](#) offers a list of state, local, and tribal emergency response resources.

Your local disaster recovery manager. Often a fire or police chief, these individuals coordinate local disaster recovery efforts.

Preservation experts, such as [State Historic Preservation Offices \(SHPOs\)](#), [Tribal Historic Preservation Officers \(THPOs\)](#), [Local Historic Commission/Certified Local Governments \(CLGs\)](#), the [National Park Service \(NPS\)](#), and the [National Trust for Historic Preservation](#).

Cultural and historical resource experts, such as local museums, archivists, collection managers, resource managers, state and regional local historical societies, preservation planners and architects, and library and museum staff at local universities.

Main Street America Coordinating Programs that can provide downtown and neighborhood commercial districts with funding or information about available grant programs, technical assistance, and educational workshops.

Property owner and engineer who stabilized a damaged historic property in Ellicott City, Maryland. PHOTO BY PATAPSCO VALLEY HERITAGE AREA COURTESY OF PRESERVATION MARYLAND


MAIN STREET MOMENT
PUTTING PARTNERS FRONT AND CENTER

Wildfires are a constant threat to the northern California town of Grass Valley (pop. 12,891), including its charming, 13-block Main Street. So when the [Grass Valley Downtown Association](#) (GVDA) hosts events, it makes sure the Nevada County Office of Emergency Services (OES) is well represented.

Partnering with a local leader in disaster response and resilience like the OES is worthwhile for any Main Street organization. For the GVDA, it means providing space for the organization to get its message out. What does that look like? In the summer of 2021, OES sponsored GVDA's summer street fair series, and to honor their sponsorship, GVDA named their beer garden after OES' slogan, "Ready Nevada County," and handed out beer garden coasters branded with disaster preparedness and resiliency tips. OES also has an annual invitation to participate in GVDA's Safe Trick or Treat event every year, and a booth at Main Street events so representatives can answer questions, share tips, and sign people up for emergency alerts.

Local mental health and social service organizations that can offer critical resources, such as food banks, housing assistance, school meals, health clinics, and mental health support to the most vulnerable populations.

Technical assistance providers, such as [Small Business Development Centers](#) to help business owners adapt to post-disaster business processes and technology.

Local financial providers, such as banks, credit unions and community development financial institutions (CDFIs) to connect communities with financial resources in disaster.

Local translators to help assist business owners whose first language is not English.

Tradespeople and specialists, including engineers, architects, plumbers, farmers, and carpenters, who you can call on in an emergency.

“Farmers and agricultural workers have the large equipment, the big chainsaws, and all that other good stuff that comes in handy in terms of recovery or even as part of a rescue.”

— Shonterria Charleston, Director of Training and Technical Assistance, Housing Assistance Council



Cleanup of silt from the flood on Water Street in Hallowell, Maine.
PHOTO BY DAVE DOSTIE

7 Strategies to Build Relationships with Disaster Partners

Historically, Main Streets haven't been at the table in disaster preparation and recovery discussions. That must change. Main Street managers can provide intimate insights on the needs of their districts and help recovery officials deploy their resources and services more quickly and effectively. Take these simple steps to start building needed recovery partnerships now.

- 1 Map your existing and needed relationships.** Determine who the key disaster recovery partners are in your region and evaluate the current state of your relationship. Do you already have a strong working relationship? Are you vaguely aware of one another? Or is this an entirely new contact?
- 2 Research organizations and contacts.** Many public and nonprofit organizations publish strategic plans, annual reports, and other information that can help you understand alignment between your organizations. Basic research before outreach can help you understand services, programs, and opportunities for connection.
- 3 Initiate a relationship with introductory outreach.** Whether you have existing contacts or are making a cold call, introduce yourself as an organization concerned with disaster response and interested in building connections with partners who will be critical to your community's recovery in the event of a disaster. Ask for a brief meeting or coffee conversation to discuss mutual goals for disaster response.
- 4 Contribute to disaster plans and other outreach opportunities.** Ask disaster partners about planning or community engagement processes through which you can represent the interests of your Main Street program and small businesses. Being listed as a priority in any existing documents can help you be at the table before disaster strikes and when an emergency crops up.
- 5 Find opportunities for ongoing connection.** Invite contacts to Main Street events and work plan meetings. Consider leaders of disaster-related organizations for Main Street board positions. Also engage in collaborative programs aligned with your disaster recovery plan.
- 6 Add new contacts to ongoing communications.** Include your newfound disaster recovery partners on your outreach lists and newsletters. Also be sure, in turn, to follow these partners or partner organizations on social media, subscribe to their newsletters, and stay up to date on their work.
- 7 Create links with multiple staff.** Whenever staffing changes occur in your disaster partner organizations, the link to your organization can suffer. Get to know multiple staff within the organization to limit the potential for a loss of institutional knowledge and connection. And to help prevent knowledge and relationship loss within your own Main Street organization, consider steps such as having an organization-wide shared inbox and cross-training important roles.

Prepare the Built Environment

Many disasters can't be prevented or predicted. But often they can be mitigated. In fact, the steps you take *before* a disaster to reduce damage and disruption to your Main Street are just as important—if not more so—than the ones you take after a disaster.

Done right, these mitigations can help keep people safer, lessen material losses, lower repair costs, and reduce the recovery time for businesses and institutions to become operational again.

This section will focus on some of those preventions with an emphasis on protecting your built and cultural resources. If you have a historic resources inventory use it to make informed, big-picture decisions about which projects and mitigations can make your Main Street more resilient in an emergency.

See *Inventory Your Historic and Cultural Resources* in Part One.

Taking Action to Reduce Vulnerabilities Before the Next Disaster

Buildings and neighborhoods accumulate damage over time without regular maintenance, so it's important to regularly inspect and repair your buildings and infrastructure. Consider these steps to prepare your Main Street districts and communities for disaster:

- > Trim tree limbs near buildings or utility lines to prevent damage and downed lines.
- > Clear out and repair blocked or damaged storm drains, which could back up in a flood and damage storefronts.
- > Remove brush and other combustible materials near buildings to minimize fire spread.
- > Regularly check buildings for deterioration such as loose bricks, crumbling mortar, or unsecured exterior elements like siding, tiles, or window panes. Also watch for signs of moisture problems such as metal corrosion, wood decay, or mold. (Note: Some decay, especially of wood, happens internally and can only be detected with specialized equipment.) Make necessary repairs or anchor loose features, especially those that could become airborne or topple during a disaster.



MAIN STREET MOMENT

SOAK UP THE STORMWATER

Ormond Main Street, an Accredited MSA program in Ormond Beach, Florida, is using permeable pavement as a way to reduce stormwater runoff in its downtown. Along with permeable pavement and pavers, the city has also added rainwater gardens, stormwater cisterns, and other low-impact development strategies into its Stormwater Management Design Manual.

- > In areas prone to earthquakes, anchor interior fixtures, furniture, and equipment, including overhead lighting, appliances, bookcases, file cabinets, and large electronics. Prioritize tall and heavy furniture, hazardous materials, items in high-occupancy or high-traffic spaces, and equipment necessary for continued operation.
- > Keep important documents (such as information on a building's utilities) in water-tight and fireproof containers in multiple locations, including off-site, and also make digital copies when possible.
- > In anticipation of future pandemics, consider investing in amenities like automatic door openers and improved air filtration systems to minimize the spread of germs and viruses.

EASY DOES IT

FEMA provides **detailed tips** for how to protect properties and environments from some of the biggest disasters such as severe storms, earthquakes, wildfires, and extreme temperatures. See [Understand Your Risks in Part One](#) for how to identify your area's major hazard risks.



Left to Right: Two colorful rain gardens to help manage stormwater in Langley, Washington. PHOTOS BY LANGLEY MAIN STREET ASSOCIATION, COURTESY OF WASHINGTON MAIN STREET AND THE WASHINGTON TRUST FOR HISTORIC PRESERVATION. Curb cut-out inlet to Allen Street Rain Gardens in State College Borough, Pennsylvania. PHOTO BY STATE COLLEGE BOROUGH. Permeable pavers. PHOTO BY U.S. EPA

Go-To Pros List

For more extensive work to adapt or maintain buildings or other structures, you may need to hire a professional, including:

- > Structural engineers to inspect and advise on chimneys, parapets, and other similar external features that can become hazards if they fall or crumble.
- > Fire engineers who are familiar with fire safety features (fire detection and suppression systems, fireproofing) that follow national fire alarm standards and minimally impact historic features. They can also help evaluate older materials in your building to determine if they need to be upgraded to meet fire code.
- > Architects who specialize in historic buildings to help identify adaptations such as impact-resistant doors and windows that can withstand high winds while ensuring that new installations don't damage significant historic materials, features, or spaces of your building.
- > Experienced contractors to floodproof buildings and to repair and prevent unwanted moisture. This work should be carried out in consultation with a qualified historic architect with knowledge of the [Guidelines on Flood Adaptation for Rehabilitating Historic Buildings](#).
- > Landscape architects, civil engineers, and contractors to discuss landscape improvements such as grading land to drain water away from buildings or to create bioswales, catch basins, or permeable pavements.

PRO TIP: *Some safety improvements may negatively impact neighbors or even entire neighborhoods. For example, regrading at a site may benefit the building on that property, but it might also redirect water flow toward neighboring buildings. That's why coordination and communication between property owners is crucial in putting together a plan.*

EASY DOES IT

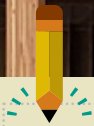
[FEMA's website](#) provides an explanation on the ins and outs of floodproofing, including an overview of dry floodproofing (measures taken to prevent water from entering a building) and wet floodproofing (designed to allow water to enter a structure and drain). Consult the National Park Service's [Guidelines on Flood Adaptation for Rehabilitating Historic Buildings](#) for historic districts and buildings on your Main Street. For some buildings, a combination of these flood adaptation strategies may be the most appropriate.



Building stabilization after severe flood damage in Ellicott City, Maryland.
PHOTO BY PRESERVATION MARYLAND

Craft a Prioritized Project List

When a partnership or a funding opportunity pops up, it pays to have a list of carefully curated projects for your commercial district at the ready. Your list should include funding-worthy projects that advance a strategic priority in your district, whether that's decreasing potential damage to historic buildings, reinvesting in your local infrastructure, or promoting environmentally sustainable practices. Try these tips to take your list from brainstorming to groundbreaking.



MAKE A WISH LIST. Start by making an inventory of your area's historic assets (or refer to your existing historic resource inventory), natural resources, critical infrastructure, and long-standing local businesses. Include buildings or critical services that would be a devastating loss if damaged or lost in the next disaster.

In addition to noting assets, also inventory maintenance and repair opportunities in your district. Do you have historic landmarks that need repair or infrastructure that needs updating? Where do you need to direct reinvestment to make your neighborhoods more sustainable or to minimize damage from a severe storm, flood, or fire?



MAP IT. Before you prioritize your projects, map them. You can use a simple tool such as Google Maps to drop “pins” for each project site or work with your local government or university who may have access to ArcGIS. (Arc GIS has a discount for qualifying nonprofits.) Also find out if your area is designated a Community Disaster Resilience Zone (CDRZ). This new program identifies the most at-need and most at-risk census tracts across the country. This designation decreases federal match requirements and provides bonus points for competitive grants.



CATEGORIZE YOUR PROJECTS. Define your projects based on a core set of qualifiers—cost, relevant funding opportunities, and time frame. Label projects either as **“shovel-ready”** (at a more advanced stage of development or already included in a local Community Improvement Plan or state priorities list) or **“long-term”** (projects that could be transformative, but may still require feasibility studies or environmental reviews). A combination of project types makes it easier to capture different funding options, such as those with shorter deadlines that only pay for planning and feasibility studies or those with longer grant periods that fund capital construction costs.



PARE DOWN YOUR LIST. Pruning a project list can feel like a tough task, especially with competing needs, ideas, and stakeholders to consider. But remember, this isn't a forever no, it's a for-now no.

To help, ask questions such as:

- > Which of these projects will have the greatest positive effect—aesthetically, economically, culturally, historically—on your commercial district?
- > Which projects will increase the longevity of your historic buildings and districts and make them more resilient to disasters?



SELECT YOUR TOP FIVE PROJECTS. We recommend choosing at least one shovel-ready project; one long-term, transformative project; and at least one project that protects resources in your district that are significant to your community historically, culturally, or socially.



GET STARTED ON YOUR ADVOCACY STRATEGY. Most, if not all, of your projects will require a number of partners to get them across the finish line. Identify natural partners for projects by matching the project with the mission of like-minded or complementary organizations. Write down one to two potential partners for each project.



MATCH YOUR RESOURCES TO YOUR PRIORITIES. A dream project will stay a dream if you can't pay for it. Try to match your projects with available funds and the right partners to apply to and access those funds. Good starting points include the Infrastructure Investment and Jobs Act (IIJA), [Historic Preservation Funds grants](#), and state, tribal, and local resources. (In the next section, we explore some of the top funding resources for commercial district projects.) It's also important to understand when funding sources expire. Some programs must be reauthorized annually by Congress (i.e. CDBG, Hazard Mitigation) while others are authorized for a certain period of time and expire after a certain year such as those that are part of the Infrastructure Act (IIJA) (i.e. BRICS, Broadband). Even so, it's always possible that certain programs will be extended by popular demand.



REVIEW YOUR RECOMMENDATIONS. Discuss your pared down project list and relevant partners and funding sources with your staff and stakeholders and adjust after debate and discussion. Then select a meeting date with your board to review your list of priorities. Collect feedback to help edit and prioritize the list.



CREATE AN ADVOCACY PLAN. Once you have your final list of projects and grants to pursue, create an advocacy plan with your partners and schedule meetings with local staff and elected officials (refer to [Create Community Connections](#) in Part Two). A well thought out project list will create more momentum and increase the likelihood of your project progressing from concept to ribbon cutting.

EASY DOES IT

Need help getting elected officials and other leaders onboard with your project? Check out [our tips](#) for how to communicate and advocate for your Main Street priorities.

How to Use Your Project List

Once you have your project list, it's time to start building awareness and buy-in for your projects. Building partnerships with like-minded organizations and government officials is critical to securing federal funding. Here's why: Not all Main Streets can directly apply for federal funding. Even if your Main Street is part of a government entity—the case for 31% of our Main Streets—you might not be in the right department or agency to apply for, or receive, federal funds. And if you're a private nonprofit—true for 58% of Main Streets—you may need to partner with the city to apply for or receive federal funding.

With that in mind, below are strategies to help publicize your project, and give you the best chance for directing planning and recovery dollars to your Main Street. Refer to our [Federal Funding Resources for Main Streets](#) publication for more guidance on how to secure federal grants.

SHARE WITH YOUR PARTNERS AND POTENTIAL PARTNERS. Spreading the word about your projects with partners such as government agencies and nonprofits opens the door to useful feedback and collaboration opportunities, and keeps your projects front of mind when funding opportunities arise.

CREATE A ONE-PAGER STORY ABOUT A PROJECT. A compelling one-pager that demonstrates why your project matters is a critical sell sheet. Capture the most important details of your project in terms of the economic, social, and cultural impact it will have not just on your business district and community but the surrounding region. Bolster your story with striking statistics and visuals such as renderings, photos, and maps.

GIVE A TOUR OF YOUR PROJECT TO AN ELECTED OFFICIAL. Rather than tell an elected official about your project, invite him or her to see it first-hand. This is not just a great opportunity to introduce your project, but also to create, or cement, a personal connection to your Main Street.

BUILD REGIONAL AWARENESS. Many federal programs promote collaboration across regions, counties, and states. By broadening your reach and offering to act as a resource to regional or statewide organizations, you can keep your Main Street in the conversation around federal funding priorities.

A group tours a housing construction site in Marshalltown, Iowa.
PHOTO BY KATHY LA PLANTE, MAIN STREET AMERICA





MAIN STREET MOMENT

BUILDING PATHWAYS TO FUNDING AND INNOVATIVE SOLUTIONS

Located just north of downtown Miami on naturally high ground, the Allapattah neighborhood is centered on the Little Santo Domingo corridor—a colorful mix of low-rise, predominantly Dominican-owned storefronts. In recent years, the neighborhood has faced intense growth pressures, particularly from the escalating value of higher elevation Miami properties due to sea level rise and increased flooding. (Read more on climate gentrification and its disproportionate effects on minority communities [here](#).)

The Allapattah Collaborative, CDC (ACDC), the neighborhood’s Main Street program, is both a local leader and national pioneer in implementing strategies to address climate emergencies and equitable long-term recovery and development strategies. Mileyka Burgos-Flores, the organization’s CEO, and her team of 10, have been able to boost their impact in the community by forging local and national partnerships to access funding, enhance their programming, and develop effective solutions to their development challenges.



Some of ACDC’s key partnerships include representing the Allapattah community as a member of the Miami Climate Alliance. Through that partnership, the Main Street program provides local business owners with training, toolkits, networks, and resources to ensure they are prepared for hurricane season. Allapattah also relies on the University of Miami Office of Civic and Community Engagement as a research partner, hosting community forums, oral history events, and round-tables to better understand how the community perceives climate challenges in their daily lives and what tools are needed to address their concerns.

Burgos-Flores has actively engaged in Main Street America and National Trust for Historic Preservation workshops and conferences. In 2023, the National Trust named Allapattah and Little Santo Domingo as **one of America’s Most Endangered Historic Places**, calling attention to the community’s growth and climate change pressures, as well as the innovative solutions ACDC is implementing to support long-term affordability and cultural preservation in the neighborhood. Those actions include exploring the possibilities of acquiring neighborhood properties through a land trust model and building a greener infrastructure.

“The best thing we can do to enhance the climate resiliency of our communities is to build the capacity of community members to handle these challenges. Your neighbor is your best ally, and small businesses are an integral part of that.”

— Mileyka Burgos-Flores, CEO of the Allapattah Collaborative, CDC



Find the Funding

TIME TO ACT

A once-in-generation opportunity to invest in infrastructure and resilience projects is here. That's largely due to the landmark [Infrastructure Investment and Jobs Act \(IIJA\)](#)—the largest infrastructure investment by the federal government since the Federal-Aid Highway Act of 1956. The \$1.2 trillion bill, signed into law in 2021, includes \$550 billion in new federal spending across five years and 20% is earmarked for competitive grants.

The expansive bill includes funding for everything from widening broadband access and upgrading power grids to building electric vehicle charging networks and eliminating at-grade railroad crossings. Some of the IIJA's biggest highlights for commercial districts, specifically as relates to disaster mitigation and resiliency, include:

- > \$110 billion dollars for highways, roads, bridges, transit, and other transportation needs
- > \$46 billion to mitigate damage from floods, wildfires, and droughts
- > \$21 billion for environmental remediation, including cleaning up brownfield sites
- > \$6.4 billion for a formula- and grant-funding program for carbon reduction

You've convinced your community about the urgency of preparing for disasters, developed a disaster preparedness plan, and have even identified a few key projects...so what's next? Finding ways to fund your disaster-related recovery and resiliency initiatives.

Disaster preparedness and resilience projects are critical opportunities to change the trajectory of your community by mitigating climate risk and strengthening the community's connectivity and economy. But the sheer number of funding sources can make that process seem daunting. With that in mind, we've curated a list of some of the best starting points to find funding for disaster preparedness, building resilient infrastructure, and protecting historic resources. Our curated list includes public grant programs at the federal level as well as several private grant programs. We encourage you to consider key relationships you must build as part of winning competitive grants and as part of your disaster preparation strategy. It will be vital for effective preparedness and recovery that you have formed meaningful relationships at the local, state, and federal levels.

We have linked each grant program to its home website, listed the kind of projects the program funds, and noted which government agency manages the program. Pay careful attention to the "recipient" line—many of these disaster recovery and resiliency grants are ones that your Main Street organization can't apply to directly. This is one of several reasons why you must prioritize partnerships with local and regional government and planning organizations as part of your process for prioritizing recovery and resiliency projects.

We have also included examples of Main Street or Main Street-adjacent projects that have been funded by these programs or illustrated how you could apply eligible grant funds to disaster preparation and mitigation priority projects. At the end of each section, we've included online resources and additional program guidance.

PRO TIP: *When applying for preservation grants for hazard mitigation projects, you'll need to be creative and make the case that disaster preparedness is critical to the overall preservation of a building or district.*

Disaster Preparation and Resilient Infrastructure

FEMA Hazard Mitigation Assistance Grants (HMGP)

Funding for projects that aim to reduce the loss of life and property from natural disasters. This funding is available after a presidentially declared disaster.

GRANT OPPORTUNITIES: [Hazard Mitigation Grant Program, Flood Mitigation Assistance Grant Program](#)

SOURCE: FEMA

PROJECT TYPES: Planning grants (acquisitions (stabilization projects), flood risk reduction, and safe rooms (shelters in communities prone to extreme tornado and hurricane activity))

RECIPIENTS: State, local, and tribal governments (these entities can apply on behalf of sub-applicants, including businesses or property owners in your districts) in communities where a major presidential disaster has been declared. All applicants and sub-applicants must have previously adopted hazard mitigation plans.

EXAMPLE: Oregon Heritage worked with the University of Oregon's Institute for Policy Research and Engagement to secure funding from HMGP to implement Disaster Resilience Planning for Six All-Star Heritage Communities (an [Oregon Heritage designation](#)) across the state—Albany, Astoria, Bend, Oregon City, Rosenberg, and Salem. Inspired by their pilot work on Disaster Resilience Planning for Heritage Resources in Cottage Grove, Oregon featured in Part One, the local governments are the sub-applicants in the program, but various organizational partners will participate in the heritage resource planning process to develop organizational disaster plans, including the active Main Street programs in [Albany](#), [Astoria](#), and [Oregon City](#).

RELATED RESOURCES: [Integrating Hazard Mitigation into Local Planning: Case Studies and Tools for Community Officials](#)

Building Resilient Infrastructure & Communities (BRIC)

Funding for capacity building activities (building code updates, partnership development, project scoping), project construction, and project management costs. Projects must decrease the risk of potential natural hazards.

SOURCE: FEMA

PROJECT TYPES: Elevation, flood control, land acquisition, wildfire mitigation, relocation, stabilization and restoration

RECIPIENTS: State and tribal governments (local governments must apply to states)

HOW TO USE ON MAIN STREET: Building capacity, scoping, and executing major downtown projects that address future disaster risks, such as levees, stormwater diversions, seismic retrofits, or natural hazard protective measures for utilities.

RELATED RESOURCES: [BRIC 2023 Notice of Funding Opportunities Application](#), [FEMA infographic](#)

60% of Main Street leaders named building and infrastructure conditions as a top challenge in their downtown or commercial district.

Source: Main Street Trends Survey 2023

Community Development Block Grant (CDBG)

Flexible funding that must benefit low or moderate-income populations, help remove blighted areas, or meet an urgent need. At least 70% of CDBG funding must be spent on activities that benefit low-income individuals.

SOURCE: U.S. Department of Housing & Urban Development (HUD)

PROJECT TYPES: Streetscape, small business assistance, historic preservation, disaster preparedness, disaster resilience

RECIPIENTS: Counties, cities, states, HUD entitlement communities

HOW TO USE ON MAIN STREET: An important source of federal funds for community infrastructure projects in downtown or commercial districts. CDBG grants are one of the only funding sources that can be used to meet the match requirement for other federal programs, and existing CDBG funds can be reallocated for disaster recovery needs. See also the CDBG Disaster Recovery Grant program.

RELATED RESOURCES: [How to Use CDBG for Public Facilities and Improvements](#), [CDBG Coalition Report: Improving Lives and Strengthening Communities](#)

Bolstering Broadband: A resilient community is one that is connected to high-speed internet. The federal government has allocated billions of dollars for communities to develop and strengthen broadband networks. **[Consider this as part of your community's resilience strategy.](#)**

Community Development Block Grant Disaster Recovery Grant (CDBG-DR)

Grants to help cities, counties, states, and territories recover from presidentially declared disasters. The U.S. Department of Housing & Urban Development (HUD) identifies the most impacted and distressed areas in need of additional funding, especially for the uninsured, the underinsured, those with low and moderate incomes, and vulnerable communities.

SOURCE: U.S. Department of Housing & Urban Development (HUD)

PROJECT TYPES: Disaster relief, long-term recovery, economic revitalization, infrastructure and housing restoration

RECIPIENTS: States, with governors determining how and where allocated money will be spent

HOW TO USE ON MAIN STREET: States must submit a Disaster Recovery Action Plan to HUD that is open to public comment. Main Street programs, and their partner organizations and small business owners, should advocate for the use of CDBG-DR funds for the recovery of their historic commercial districts, including the rehabilitation or reconstruction of historic resources.

EXAMPLE: Main Street America received CDBG-DR funding through the Puerto Rico Department of Housing's Whole Community Resilience Planning Program to improve the disaster response and recovery capacity of five communities on the island still rebounding from the devastating impacts of Hurricane Maria. The Main Street Puerto Rico team is working with community partners to build inclusive and participatory planning tools that address existing climate vulnerabilities and leverage local assets and resources.

RELATED RESOURCES: [CDBG Disaster Recovery Funds](#)

Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT)

Includes competitive grants to cities, towns, and rural communities for disaster planning, surface transportation assets, community resilience improvements, coastal infrastructure, and natural infrastructure.

SOURCE: U.S. Department of Transportation (USDOT)

PROJECT TYPES: Highways, roads, transit, ports, evacuation routes, traffic management equipment or signs, resiliency planning activities, new construction of resiliency projects

RECIPIENTS: State departments of transportation, tribal governments, metropolitan planning organizations, local governments, special transportation districts

EXAMPLE: Charleston, South Carolina is enhancing city infrastructure to ensure major transportation corridors, including the downtown district, remain flood-free to ease evacuation and recovery efforts.

RELATED RESOURCES: [National League of Cities Guide to PROTECT grants](#)

EPA Community Change Grants Program

Funded through the Inflation Reduction Act, a \$2 billion program that provides funding for transformative projects for historically disadvantaged communities to address environmental and climate justice challenges, strengthen their climate resilience, and advance clean energy. Applicants must address at least one of eight different strategies listed in the Notice of Funding Opportunity (NOFO). Funding will be available on a rolling basis through the application deadline of Nov. 21, 2024

SOURCE: Environmental Protection Agency (EPA)

RECIPIENTS: Applicants must be a partnership between two community-based organizations (CBOs)/nonprofits or a CBO and a federally recognized tribe, local government, or educational institution.

HOW TO USE ON MAIN STREET: Relevant project examples include using nature-based strategies to control stormwater run-off, connecting disadvantaged residential neighborhoods to commercial districts with bike lanes or walking paths to increase access to jobs, or building community resilience centers to protect residents during a storm and help residents and businesses start to rebuild after disasters.

RELATED RESOURCES: [Technical Assistance for Community Change Grants](#)



Recovery process following the July 2016 flood in Ellicott City, Maryland.
PHOTO BY PRESERVATION MARYLAND

EPA Opportunities: Visit the [EPA's site](#) to learn more about the role the organization plays in disaster recovery and additional funding programs.

Protecting Historic Resources

National Trust Preservation Funds

A family of grants to support preservation activities at the local level, grants funds vary from \$2,500 to \$10,000. Some funds are dedicated to specific states, activities (such as interior updates), or historic resource types. While many National Trust grant programs run on a calendar, some grant funds will be made available in cases of natural or manmade disasters.

SOURCE: National Trust for Historic Preservation

RECIPIENTS: Public agencies, 501(c)(3) nonprofits, or other nonprofit organizations

EXAMPLE: Affected by the wildfires that devastated Maui, \$2,500 was awarded to the Hui No'eu Visual Arts Center in Makawao, Hawaii in October 2023.

Preserving Black Churches Program

A project of the African American Cultural Heritage Action Fund, the fund is investing over \$20 million in saving both active and inactive historic African American congregations. Funds range from \$50,000 to \$200,000 and may be used to help congregations, nonprofits, or community groups build capacity to steward, manage, and use their historic resources. Rapid Response Emergency Grants are available to respond to natural and man-made disasters.

SOURCE: National Trust for Historic Preservation

RECIPIENTS: Churches, faith-based organizations, preservation organizations, community groups

EXAMPLE: Grant program funded the repair of severe leaks that damaged the Big Bethel African Methodist Episcopal Church, home of Atlanta's oldest African American congregation where Morris Brown College (Historically Black Colleges & Universities) was founded and the first convention of the National Association for Advancement of Colored People (NAACP) was held.

African American Civil Rights Grant Program

The program supports projects that preserve and protect sites associated with the struggle for equality from the transatlantic slave trade through both physical preservation and history projects.

SOURCE: National Park Service

PROJECT TYPES: Physical preservation of historic districts, buildings, sites, structures and objects related to African-American history: surveys; oral histories; interpretation and programming.

RECIPIENTS: States and territories, federally recognized Tribes, Alaska Native villages/corporations, and Native Hawaiian organizations, local governments, nonprofit organizations

EXAMPLE: In Selma, Alabama, an Alabama Main Street community, several AACR grants have funded roof repairs to prevent water damage, fire protection, and accessibility improvements at the Historic Tabernacle Baptist Church, which was the the site of the first mass meeting of the Voting Rights Movement.

Emergency Supplemental Historic Preservation Fund (ESHPPF)

Following a presidentially declared disaster, Congress may appropriate funds within declared disaster areas to provide relief to owners of historic properties and support preservation in impacted communities. Funds can also be used to ensure that historic resources are integrated with statewide hazard mitigation planning efforts, coastal management plans, and local disaster recovery plans.

SOURCE: National Park Service

PROJECT TYPES: Repair, recovery, and mitigation for historic resources; survey and planning

RECIPIENTS: State Historic Preservation Offices (SHPOs) and Tribal Historic Preservation Offices (THPOs) located within declared disaster areas. These offices will make subgrants to properties listed in or eligible for listing in the National Register of Historic Places in declared disaster areas.

ELIGIBLE SUBGRANT RECIPIENTS: Projects and properties located in counties designated for individual assistance and/or general public assistance under the Stafford Act.

EXAMPLE: Cumberland County in North Carolina received a grant to fund an architectural resources survey—the first survey to be conducted in the rural part of the county since the early 1970s. The survey was done to determine the extent of damage from recent storms and to recommend strategies for resilience in the future. NC SHPO has significant funding from the ESHPPF program to fund multiple countywide surveys, including those where there are active Main Streets.

RELATED RESOURCES: [Guidelines on Flood Adaptation for Rehabilitating Historic Buildings](#), [NPS Before and After Disasters Guidance](#)

Underrepresented Communities Grants

Grants ranging from \$15,000 to \$75,000 to help diversify listings submitted to the National Register of Historic Places.

SOURCE: National Park Service

PROJECT TYPES: To survey, inventory, and designate historic properties associated with communities underrepresented in the National Register of Historic Places and among National Historic Landmarks.

RECIPIENTS: Nonprofit organizations, SHPOs, THPOs, Certified Local Governments, federally recognized Tribes, Alaska Native Villages/Corporations, and Native Hawaiian Organizations

HOW TO USE ON MAIN STREET: To help protect vulnerable resources or underrepresented histories on your Main Street that might be lost in a natural disaster without documentation through surveying and inventorying.

Paul Bruhn Historic Revitalization Grants Program

Grants are awarded to rural communities with a population of less than 50,000 to foster economic development through the rehabilitation of historic properties. The program provides recipients (referred to as prime grantees) with a single grant that is then regranted in smaller amounts to individual projects (subgrants). About 15-20 grants ranging from \$200,000 to \$750,000 each are awarded per year.

PROJECT TYPES: Rehabilitation and preservation of historic properties. Prime grantees determine the focus and criteria for choosing which buildings will receive subgrants. Subgrants could be limited to a single town, made available to rural communities in a particular county, throughout a multi-county region, or an entire state.

SOURCE: National Park Service

RECIPIENTS: Nonprofit organizations, SHPOs, THPOs, Certified Local Governments, special district governments (excluding school districts)

HOW TO USE ON MAIN STREET: Consider partnering with your city or county government or local foundations to help with the financial management and reporting required for the program. Main Street staff and board members are excellent intermediaries to identify and vet subgrantees and disaster recovery or mitigation projects in your historic districts.

EXAMPLE: At the gateway to Yellowstone National Park, the Red Lodge Area Community Foundation is providing subgrants to revitalize community anchors impacted by a flood in June 2022.

McDonogh 19 Elementary School in New Orleans, Louisiana, now reopened as the Tate Etienne and Prevost (TEP) Center. PHOTO BY JEREMY TAURIAC, COURTESY LEONA TATE FOUNDATION FOR CHANGE

Save America's Treasures Grant

The program provides support for preservation and/or conservation work on nationally significant properties and collections. Properties include historic districts, buildings, sites, structures and objects. Properties must be National Historical Landmarks or listed in the National Register of Historic Places for national significance.

PROJECT TYPES: Preservation and/or conservation work on nationally significant properties and collections

SOURCE: National Park Service

RECIPIENTS: Nonprofits, state and local governments, federally recognized Tribes, Alaska Native villages/corporations, and Native Hawaiian organizations

EXAMPLE: The McDonogh 19 Elementary School, located in New Orleans' Lower Ninth Ward Main Street District was one of the first schools to be racially integrated in the Deep South. The school shut down in 2004 and, soon after, was damaged during Hurricane Katrina. A Save America's Treasures Grant contributed to the structural stabilization, exterior repairs, and remediation of mold and asbestos necessary for the building to now serve as the Leona Tate Foundation headquarters, an educational facility and museum to promote civil rights and racial equity.

RELATED RESOURCES: Save America's Treasures fact sheet



Build a Community Volunteer Network



In an emergency, communities come together. People show up to stack sandbags, sweep up debris, or donate much-needed money and supplies. Fortunately, building a network of disaster preparedness volunteers isn't much different than finding volunteers for boards or social events. The key is to figure out what role your Main Street and your volunteers are best equipped to play in your community's disaster response. Consider these steps to build or bolster your volunteer network.

1 Decide how your organization can best help

Think back to past emergencies and what the community most needed from your Main Street. For example, were you able to connect business owners with emergency funding resources? Or were you adept at deploying volunteers to clean up after a disaster? Talk to local emergency managers and relief organizations to understand where there are gaps in their needs and how you can assist their efforts.

2 Determine the types of volunteers you need

Depending on the size and scope of the disaster, you may need volunteers or pro-bono experts in multiple areas. Make a list of the skills you'll need, including:

- > Public relations pros to communicate with the media
- > Bookkeepers and other financial folks who can help small businesses navigate loan and grant applications
- > Point people (and backups in case they are unavailable) to help direct donations and to coordinate disaster response, including outreach to other volunteers

EASY DOES IT

From boosting your Main Street's profile to recruiting and training volunteers, Main Street America provides in-depth publications and resources to help you grow your [volunteer network](#).

3 Make a volunteer masterplan

If disaster preparation isn't in your work plan, be sure to add it. Include guidelines such as:

- > Needed volunteer positions and brief descriptions of these roles
- > The number of volunteers you will need for each position
- > Where volunteers will be deployed—such as in-office, on the street, or at a warehouse
- > How you will screen (interview, conduct background checks), categorize (collect contact information and skills), train, and supervise your volunteers. For example, if you plan on having volunteers assist with damage assessment in your commercial district, be sure they are trained on this task.
- > Who will act as the volunteer coordinator, whether that's a staff person or another volunteer. (For more tips on training and managing volunteers, [read advice](#) from these North Carolina Main Street leaders.)

4 Spread the word about volunteer opportunities

Advertise your volunteer openings in local media, social media, and with partnership organizations. Create short video testimonials featuring your volunteers to post on your website and social media pages. And be sure your [volunteer request form](#) is updated to include space for candidates to list skills and interests that might align with disaster preparation.

5 Make volunteering accessible

To broaden your network of volunteers, make it easy for them to give their time. First up? “Stop scheduling meetings at times when people have to be at work,” says Shonterria Charleston, Director of Training and Technical Assistance for the Housing Assistance Council. Also consider providing onsite child care and offering virtual options for people to attend meetings or provide feedback. Facebook Live is an especially good choice, Charleston says, because it's free and many people already have the app.

Allapattah Fellows in Allapattah, Miami, Florida, pose with signs to tackle illegal dumping of waste that can harm the environment, communities, and economy. PHOTO BY THE ALLAPATTAH COLLABORATIVE CDC

6 Find training partners

No need to reinvent the wheel—there are plenty of organizations, such as the [Red Cross](#), that help train volunteers in disaster response. FEMA also provides [training and education opportunities](#), including its [Community Emergency Response Team \(CERT\) program](#).

7 Celebrate your volunteers

Don't forget to recognize the hard work your volunteers do year-round. Baltimore Main Streets shares [smart tips](#) for how to deliver a well-deserved thank you.



PLAN YOUR VOLUNTEER GROUND GAME

After a disaster, people will want to help. They'll want to give money, supplies, and their time.

Coordinating this support during an active emergency, though, can be tough. That's why it's smart to plan for an outpouring of support in advance. You can't know exactly when or where a disaster will hit but you can make flexible plans for how to communicate with volunteers, gather supplies, and best support your business owners.

Here are some of the most important things to consider as recommended by Donna Jennings, director of Denham Springs Main Street, in Denham Springs, Louisiana, and Katie Trautz, executive director of Montpelier Alive in Montpelier, Vermont:

- > Determine how you will communicate with volunteers and business owners after the disaster. For example, you might designate certain volunteers and staff to go door to door to businesses and send out emails (if the internet is available) to communicate with your members. Creating a phone tree may be helpful in initiating these contacts in a disaster.
- > Designate potential gathering spots that could act as hubs for volunteers to gather. In Montpelier, several organizations set up a tented area at the end of the town's Main Street to assign tasks to volunteers and collect donations.
- > Consider how you will meet some of business owners' most common needs—access to cleaning and office supplies, and support for cleaning out or repairing their businesses. In Denham Springs, entrepreneurs whose businesses weren't impacted by the flooding took turns cooking meals for impacted business owners. In Montpelier, volunteers transitioned from helping to clean out businesses to helping tear down walls and rip up floors in preparation for mitigation and rebuilding.

EASY DOES IT

Collecting disaster donations comes with complexities such as where to store donations or how to follow IRS rules when collecting money. [The National Council on Nonprofits](#) share tips on how nonprofits can best handle disaster donations. (Also refer to [Deploy Emergency Funding](#) in Part Three to learn how some Main Streets have successfully managed crowdfunding campaigns to provide disaster relief to businesses and property owners in their districts).



Main Street Manager, Katie Trautz, with local volunteers at a post-flood volunteer hub in Montpelier, Vermont.
PHOTO BY KATIE TRAUTZ, MONTEPELIER ALIVE



MAIN STREET MOMENT

A HOMEGROWN RESPONSE TEAM

In August 2016, the town of Denham Springs, Louisiana, experienced a catastrophic flood— at one point, 90% of the town’s structures were flooded. But because the flood was never named, didn’t receive nationwide attention, and was so fast and severe (quickly overrunning sandbag defenses and local preparedness plans), outside help was slow to arrive.

Regional help in the form of donated food and water and volunteers to help with cleanup—a response that Denham Springs Main Street helped coordinate on the ground—didn’t begin pouring in until five days after the flood. In the meantime, the community was mostly on its own. Residents, city staff, and Main Street teams rallied to support one another. Citizens who owned boats spent the first day and a half pulling people out of the water and bringing them to safer locations, including a local supermarket that became a makeshift clinic for injured people.

When help from FEMA eventually arrived, Denham Springs Main Street staff acted as a connector between the federal agencies and the local community, directing resources to impacted business owners and residents.

The 2016 flood taught the residents of Denham Springs that they couldn’t automatically count on outside help arriving in the immediate aftermath of a disaster. With that in mind, they vowed to be better prepared for the next emergency and decided they wanted a group of trained volunteers to help augment local emergency responders.



Top: Flooding and response in Denham Springs, Louisiana. Left: Antique District cleanup in Denham Springs after the flood. PHOTOS: DENHAM STRONG, LONG-TERM COMMUNITY RECOVERY PLAN COURTESY OF THE CITY OF DENHAM SPRINGS



MAIN STREET MOMENT

Denham Springs began recruiting people to form a **Community Emergency Response Team** (CERT), a FEMA program that trains volunteers in disaster response. The town of less than 10,000 people now boasts a 300-strong CERT group, and recruiting volunteers for the team is an ongoing priority for the city government and Denham Springs Main Street.

Since the 2016 flood, Denham Springs CERT volunteers have helped with everything from directing traffic during power outages to handing out 5,000 masks from a local drive-thru at the start of the pandemic. CERT volunteers also help the town document disaster damage and track disaster-related manpower and

equipment use. (Volunteer labor and expenses count against the 25% local match FEMA requires to reimburse 75% of disaster damage costs.)

In 2020, a team of Denham Springs CERT volunteers traveled to southwest Louisiana to help communities there recover from Hurricane Laura. Their work included going door to door to show people how to properly use home generators and avoid carbon monoxide poisoning risks.

A year later, the town's CERT team sprang into action for Hurricane Ida on their home turf. Volunteers filled and distributed sandbags, operated shelters for potentially displaced residents, and kept residents in the loop on key information.

“The flood taught us that there’s nothing we can’t conquer.”

— Donna Jennings, director of Denham Springs Main Street

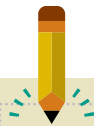
Denham Strong CERT volunteers and support staff in July 2017. PHOTO BY DENHAM STRONG, LONG-TERM COMMUNITY RECOVERY PLAN COURTESY OF THE CITY OF DENHAM SPRINGS.



Shore Up Local Businesses



With disaster preparedness plans firmly in hand—or underway—small business owners can start to turn intention into action. As a Main Street manager, you can help encourage them to take necessary preparation steps by sending periodic reminders in communications and outreach, through one-on-one conversations, and by asking small business owners to share their disaster-preparation strategies. Common steps they might need help checking off their list include:



CREATE A DISASTER PLAN ONE-SHEET FOR EMPLOYEES, with specific steps that employees should take in the event of a looming emergency (such as: initiate contact tree, contact all suppliers and vendors to postpone deliveries, update voicemail to notify customers store is evacuated).



RUN DRILLS WITH EMPLOYEES at least twice a year to remind and prepare them about the plan and make adjustments based on feedback around any areas of confusion.



REVIEW AND UPDATE CONTACT INFORMATION FOR EMPLOYEES, vendors, suppliers, and service providers annually. Refer to [Make a Disaster Communications Plan](#) in Part One for more on emergency communication strategies.



KEEP DIGITAL COPIES OF ESSENTIAL BUSINESS RECORDS, such as tax filings, insurance policies, payroll records, production records, and warranties. Remind business owners that inventory logs and paper tax returns won't help much if a natural disaster renders filing cabinets unreachable or computers waterlogged. They should also keep physical copies of these documents at home (where they're more likely to be during a disaster) in case the internet or power goes out. The need to access these resources post-disaster is critical—business owners will have to submit them to file insurance claims, apply for emergency funding, or make new billing arrangements with existing vendors.



MAIN STREET MOMENT

LESSONS LEARNED

Just two years after Hurricane Matthew hit the city of Lumberton, North Carolina, the city was struck again by Hurricane Florence in 2018. A [multi-year study](#) by the National Institute of Standards and Technology (NIST) found that after Hurricane Matthew, many Lumberton business owners took steps to plan for a future disaster. And those measures helped limit some of the damage from Hurricane Florence. Their most common and beneficial mitigations—most of which required little money or resources aside from staff time—

- > Creating risk assessments
- > Writing emergency plans
- > Running emergency management drills
- > Floodproofing
- > Renting a secondary storage area
- > Keeping important items out of basements
- > Monitoring weather warnings



CREATE AN EQUIPMENT AND INVENTORY/SUPPLY LIST to make filing for disaster-related insurance claims or emergency funding simpler. The list should include equipment, furniture, inventory, as well as the receipts, serial numbers, makes, and models for these items.



DETERMINE AND WRITE DOWN HOW BUSINESS EQUIPMENT SHOULD BE MOVED OR PROTECTED when there's advanced warning of severe weather. (Think: unplugging all computers, moving portable equipment away from windows or to areas of higher elevation)



UPDATE AND STORE EMERGENCY SUPPLIES, including water, nonperishable food, batteries, cleaning supplies, and first aid supplies.



PROVIDE AN UP-TO-DATE LIST OF CHEMICALS OR OTHER TYPES OF POTENTIALLY DANGEROUS PRODUCTS used in the business to the local emergency manager, so first responders understand all potential hazards associated with the space.

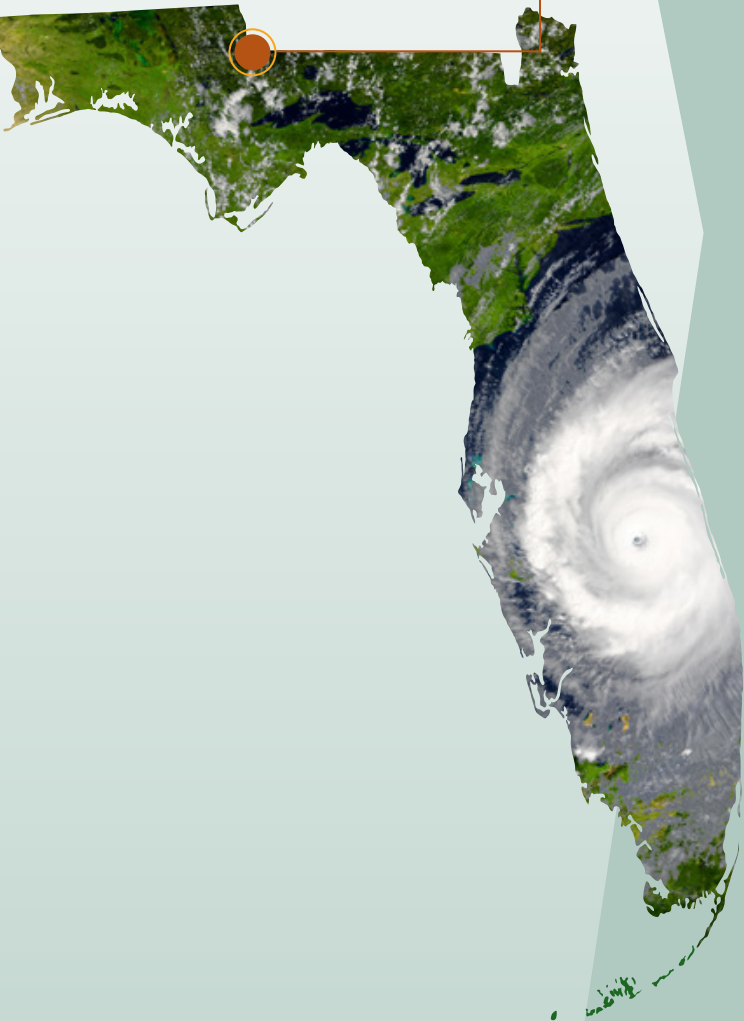
30%-40%

The number of small business that have business disruption insurance.

Source: Federal Reserve Bank of New York

CASE STUDY

Chattahoochee, Florida



Wild Winds: Hurricane Michael Recovery and Resiliency in Chattahoochee, Florida

Hugged by the shoreline of Lake Seminole and abutting the convergence of three rivers, Chattahoochee, Florida (population 3,113) has long dealt with major rains and flooding. But with 95 miles of land between the Gulf of Mexico and the town limits, hurricanes were rarely a problem—the storms usually weakened before reaching town.

So when Chattahoochee received notice that a hurricane was headed their way on Oct. 10, 2018, residents didn't expect the storm to become a full Category 5 hurricane. By the time the storm hit the coast, however, it was clear that the Florida panhandle was about to experience the first Category 5 hurricane to make landfall since record-keeping began in 1851.

Hurricane Michael reached wind speeds of 160 mph, resulted in 74 lost lives, and an estimated \$25.5 billion in damages. In its wake, Chattahoochee residents learned hard lessons about rebuilding after a disaster and how to make the community more resilient against future emergencies.



Debris and damage from October 2018's Hurricane Michael in Chattahoochee, Florida. PHOTO BY CHATTAHOOCHEE MAIN STREET

CASE STUDY

Chattahoochee, Florida

Main Street Meets Hurricane Michael

Hurricane Michael hit Chattahoochee hard, shattering windows, tearing away canopies, toppling a downtown fountain, and destroying the office of the Chattahoochee Main Street organization.

In the downtown commercial district, structural walls weren't damaged, but roof damage was widespread. Many roofs were completely torn off, as multiple stores shared one long, flat roof—a design feature of 1930s buildings. Multiple buildings also flooded, compounding the extensive wind damage. Flooding at the Chattahoochee Main Street office, for example, destroyed numerous files and important documents.

TAKEAWAY: Hurricanes can affect inland areas, not just on the coast. And preparing for storm damage before it happens is critical to mitigating some of the destruction. That preparation can be more complex, such as surveying local buildings to identify architectural challenges that can become problematic during a storm, or simpler, such as Chattahoochee Main Street's recommendation to store important documents in waterproof containers.

Left: Volunteers and others manage Salvation Army goods in Chattahoochee, Florida, after Hurricane Michael in 2018. Right: Convoy of Hope Food Truck arrives in Chattahoochee, after Hurricane Michael. PHOTO BY CHATTAHOOCHEE MAIN STREET



CASE STUDY

Chattahoochee, Florida

Navigating Resources for Recovery

After Hurricane Michael, Chattahoochee was faced with major destruction without real experience in how to implement relevant pieces of local recovery plans. As Chattahoochee Main Street began surveying the resources available for their town's recovery, the organization encountered immediate complications:

Damaged cell service infrastructure. In some cases, cellular service infrastructure remained down for more than six weeks. The lack of phone and internet service made it difficult to share information in the Chattahoochee community and to notify state and national news stations about the town's damage.

Overlooked for financial aid. Due in part to this inability to communicate or advocate to the outside world, national recovery efforts funneled their resources into the larger cities, leaving smaller and rural communities with limited funding.

Despite these barriers, Chattahoochee Main Street jumped into action to support its community. The organization partnered with the local sheriff's department and emergency teams to understand the information the community most needed to know. The organization facilitated information sharing between business owners and the county's Economic Development Council. The Main Street program continues to play this connective role today, sharing preparedness opportunities and resources on its social media channels. Chattahoochee Main Street is also active in local council meetings, raising the group's visibility and status as a resource connector.



Locals navigate over and around downed trees after Hurricane Michael in Chattahoochee, Florida, in 2018. PHOTO BY CHATTAHOOCHEE MAIN STREET

TAKEAWAY: Community organizations should establish a relationship with radio and TV stations and local organizations that residents and business owners rely on for information to ensure that news can more easily travel in and out of crisis areas. They also should prepare alternative modes of communication such as HAM and CB radio.

CASE STUDY

Chattahoochee, Florida

Determining Key Partners in Recovery and Resilience Efforts

Identifying the organizations that will act as key disaster preparation and recovery partners is critical for every community. For Chattahoochee, those organizations included:

U.S. Federal Emergency Management Agency (FEMA).

The FEMA Disaster Recovery team greatly supported the community's residents and connected the Main Street program with other national partners, including the Environmental Protection Agency (EPA).

National Park Service (NPS). NPS brought much-needed technical assistance and investments to the area. Funded through the [NPS Rivers, Trails, and Conservation Assistance Program](#), the Main Street program and the City of Chattahoochee developed the River Landing Park Master Plan, a community-supported master plan dedicated to improving a popular public space and RV park near downtown that was badly damaged during the hurricane.

FEMA and EPA, Region 4. Chattahoochee Main Street, the City of Chattahoochee, and other regional community leaders took part in the [Recovery and Resiliency Partnership Projects \(R2P2\)](#), a technical assistance project to support the recovery of Florida Panhandle cities. The resulting [City of Chattahoochee Recovery and Resiliency Partnership Project](#) aimed to develop "sustainable stormwater management and green space strategies to improve resilience and support community long-term recovery." The focus included downtown street enhancements and green alleys; downtown civic space; a new mountain bike

park gateway; and safe biking and walking connections. Local leaders held multiple public meetings, displayed concept posters at city hall, conducted paper and online surveys, and created a virtual open house.

Florida Division of Historic Resources/Florida Main Street. In addition to being the state Main Street coordinating program, Florida Main Street is also housed within Florida's State Historic Preservation Office, the Florida Division of Historic Resources (DHR). Florida Main Street and their DHR colleagues provided technical assistance to local Main Street communities, helping them survey historic properties and prepare nominations for listing in the National and State Registers of Historic Places.

Chattahoochee Main Street. The organization played a large role in the downtown recovery, specifically in connecting outside partners to the community. For example, the Chattahoochee Main Street team joined staff from DHR and FEMA on a boat tour of the upper Apalachicola River as a part of developing the River Landing Park Master Plan. Chattahoochee Main Street staff provided key insights on the intersection of outdoor recreation activities, the downtown commercial district, and community support.

TAKEAWAY: The benefits of identifying the right organizations that can help a community prepare, recover, and grow following a disaster are priceless.

CASE STUDY

Chattahoochee, Florida

In the years since Hurricane Michael hit, Chattahoochee has seen steady growth: new outdoor recreational projects; new residents moving to the community; and substantial small business growth in the downtown district.

The Chattahoochee Main Street program attributes much of this local growth to the excitement generated by the town and the surrounding area's continued resilience efforts—people want to be a part of the town's ongoing positive momentum.

Locals host a cookout to share with others in Chattahoochee, Florida, after Hurricane Michael. PHOTO BY CHATTAHOOCHEE MAIN STREET



PART 3: RESPOND AND RECOVER

Take Stock, Find Your Footing, Rebuild Better

Disasters are a stress test for communities—a test that no one wants to take. But there are ways to make these challenging moments easier and to leave communities stronger in the face of a future emergency.



Community members gather in the Town Plaza in Metuchen, New Jersey. PHOTO BY LAUREN BEISCHER

Assess the Damage



The day after a disaster, it can be tempting to immediately want to check the damage to your small business or commercial district. While promptly documenting damage is critical to receive funding or insurance money, safety is the top priority. Encourage business owners to be mindful of threats such as contaminated water, electric shocks, mold, and soot, and to follow guidance and announcements from your local emergency management office through social media, radio, or TV.

Once it's safe to proceed, part of your role as Main Street managers will be to survey your district for any major damage, including National Register listed and other important historic, cultural, and natural resources identified through your local inventory process. Business and property owners, meanwhile, will need to document damage to their businesses and buildings in detail.

If email is down, an old-fashioned phone tree to connect with staff and volunteers—and having clear guidelines on who is responsible for doing what following a disaster and should be the first to respond—comes in handy.

Regardless of who conducts a post-disaster assessment, it's important that they have the right personal protective equipment—high-quality masks, hard hats, heavy duty gloves and shoes—before entering a building or an area that has sustained damage.

Keep in mind that documenting disaster damage can also be emotional and taxing. You should engage your team of Main Street volunteers to complete a district-wide damage inventory, including assigning volunteer support to your business and property owners. Below we share tips for what type of damage to document and how to do it.

PRO TIP: *Having a survey of your historic resources before disaster strikes is critical because FEMA relies on these surveys to tag historic resources and buildings during their damage assessment phase to prevent them from being demolished.*

See *Inventory Your Historic and Cultural Resources* in Part One.

See *Build a Community Volunteer Network* in Part Two.

EASY DOES IT

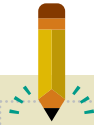
The Centers for Disease Control and Prevention (CDC) provides a [thorough guide](#) on how to avoid hazards when entering a building after a disaster and, once you've documented the damage, how to safely clean up.

3-Step Guide to Documenting Damage

First things first, disaster damage should be documented *before* any clean up starts. You want to capture the damage at its worst to help secure funding and insurance payments. Here's how.



A structure in Marion, Iowa, is deemed unsafe to enter after the derecho in 2020. PHOTO BY UPTOWN MARION



DETERMINE WHAT TO DOCUMENT. Take photos and video (your smartphone or tablet is just fine) of the interiors and exteriors of buildings and workspaces, as well as inventory, equipment, and personal property. Be sure to capture damage to:

- > Interior, exterior windows and doors
- > Roofs
- > Electrical, plumbing, gas, water supply, sewer, and septic systems
- > Floors, ceilings, and walls (include cracks and signs of sagging)
- > Foundations
- > Nearby sidewalks
- > Landscaping (such as fallen trees)
- > Furniture, appliances, office equipment, vehicles, and other objects (take photos of the serial numbers of large appliances and equipment while documenting damage)



PHOTOGRAPH, VIDEO, AND ANNOTATE. Photograph and video both damaged structural elements *and* damaged or destroyed equipment or supplies. Use a room-by-room or block-by-block approach. Don't move on until you've finished an entire section. Take photos head-on and ensure you have enough light. To help show the height of flood water or the size of a crack, include another object or a ruler in the photo for scale. Write down the time, date, and location of the damage you are documenting.

Videos should be short and can be used to annotate the photos you're taking. For example, take a video of each room or section of a building or district, and narrate what you're seeing. Start with a test video to ensure that the picture and sound is clear. Back up photos and video to the cloud or to another external storage site.



CREATE A DAMAGE INVENTORY. Use a basic spreadsheet or table to keep track of damaged or lost items as you come across them. Include serial numbers of large appliances or officer equipment such as TVs, computers, and copiers to help with insurance claims.

Deploy Emergency Funding

Funding is critical to bounce back from a disaster. Money from insurance companies; local, state, and federal agencies such as FEMA; and area foundations can help cover cleanup costs, temporary housing, employee expenses, and lost inventory.

As soon as possible after a disaster, business and property owners should file an insurance claim. It's important to note that certain kinds of federal assistance—such as longer-term funding from the U.S. Department of Housing and Urban Development (HUD)—will be determined by “unmet needs,” which is the gap between what your insurance will pay and the cost to rebuild. In fact, federal assistance to businesses and homeowners is calculated based on the insurance payouts.

But don't wait to hear back from insurance before applying for federal assistance such as FEMA and Small Business Administration (SBA) programs—do that as soon as possible. Below, we detail some of the most common sources of emergency funding available after a disaster.

FEMA Individual Assistance Program

For individuals or families, this program provides funding for food, clothing, temporary lodging, and minor repairs to make a home habitable. While this program won't fund recovery or reconstruction initiatives in your business districts, it will be a critical resource to you and your community members in the immediate wake of a disaster, especially since some business owners experience damage to both their business and their home. For an accessible guide to applying for federal disaster funding, check out FEMA's [Survivors' Road to Recovery](#).

FEMA Public Assistance Program

Funding that is immediately available to local governments, tribes, and certain private nonprofits following a presidentially declared disaster. Funds can be used to pay for debris removal, emergency protective measures, and fortifying, rebuilding, and restoring public infrastructure. Before beginning work, consult with FEMA to see if your Main Street qualifies for the grant. If not, local governments may serve as the applicant and a Main Street organization as the contractor for the downtown area. For more information, check out the [Public Assistance Program and Policy Guide](#).



FUNDING MADE EASIER FOR SELF-EMPLOYED WORKERS

FEMA is making it easier for entrepreneurs, gig workers, and other self-employed people to access financial assistance for disaster-related business losses. Previously, FEMA required self-employed individuals to apply for an SBA disaster loan to cover all business losses. As a part of the new regulations, [FEMA now offers](#) some initial funding to eligible self-employed workers to replace disaster-damaged tools and equipment or other critical business items.

A man inspects floodwater damage to an outdoor recreation business in Montpelier, Vermont. PHOTO BY JOHN LAZENBY

Small Business Administration (SBA) Disaster Loans

The SBA provides [four types](#) of emergency loans for disaster relief to home and small business owners.

Physical damage loans: Covers building repairs and the replacement of damaged or destroyed equipment, supplies, and inventory. The program is intended to supplement any losses not fully covered by insurance. The loan can provide up to \$2 million in funding at a below market interest rate for a term of up to 30 years.

Economic injury disaster loans (EIDL): Funding to cover business operating expenses after a declared disaster. The loan can provide up to \$2 million for operating expenses and working capital. EIDL interest rates will not exceed 4% and loan terms can run up to 30 years.

Mitigation assistance: Funding to make improvements to protect against damage from future disasters such as strengthening structures against wind damage, elevating structures, adding a sump pump, or anchoring roof-mounted equipment.

Military reservist loans: Funding for operating expenses for business owners who have an essential employee who is called to active duty.

With the exception of EIDL loans of \$25,000 or less, business owners will have to meet the SBA collateral requirement—a pledge of personal or business assets to secure the loan in case the borrower can't repay the debt. SBA loans generally have more favorable repayment terms than traditional bank loans, but it's important that business owners fully understand the repayment and collateral requirements before they take on debt. This is where your [Main Street Economic Vitality committee](#) or select members of your volunteer network can provide valuable guidance.

See [Keep the Lights on For Your Local Economy](#) in Part Three.

MAIN STREET MOMENT

THE POWER OF LOCAL FUNDING

Local foundations and other nonprofits are great sources for business owners to access emergency disaster funds. These organizations can often get money into the hands of local business owners faster and more easily than government organizations and insurance companies.

Consider the case of two organizations in Montpelier, Vermont — Montpelier Alive and the Montpelier Foundation. Just days after the town’s Main Street was severely flooded in July 2023, the organizations created the [Montpelier Strong Recovery Fund](#) to collect donations for local businesses. To apply for one of the grants, business owners only needed to fill out a simple form.

Only two weeks after collecting donations, the organizations distributed more than 100 grants of \$4,000 each. Two months after that, the groups provided a second round of grants between \$10,000 and \$20,000 each. Not only were the grants larger in the second round, but by tweaking the criteria, the grants were also more targeted. “The second round really addressed the unmet need for businesses who hadn’t been able to acquire unemployment or other grants,” says Katie Trautz, executive director of Montpelier Alive.

The Montpelier Strong grants helped business owners clean up disaster damage, pay employees, and replenish stock. In the end, Trautz believes the grants were a contributing factor to why 80% of the downtown businesses were able to reopen within six months. “It was a way to get the business owners through a few weeks until they could actually receive that unemployment check or the grant or whatever they were applying for,” Trautz says.



Local food truck vendor in Montpelier, Vermont. PHOTO BY JOHN LAZENBY

“Main Streets should be at the table in recovery discussions because we intimately know our communities and their needs. In Florida after Hurricane Ian, our Main Streets recovered more quickly because of the support we provided to small businesses and property owners to get their buildings repaired and storefronts back open for business.”

— Katherine Beck, Florida Main Street Coordinator

Restore Buildings and Rebuild Better

Rebuilding and restoring damaged properties and landmarks after a disaster is a long process. The recommendations below cover the important steps that property and business owners and Main Street managers should take to immediately respond to a disaster along with the steps that must be taken to implement larger, long-term recovery projects. Both are important to safeguard a district's historic resources and buildings and reinforce the social and cultural fabric in your communities.

Immediate Response

Once the damage to local historic resources and buildings has been documented, it's important to prevent more damage from happening. Mistakes often happen after a disaster in debris removal or by contractors or building owners who unknowingly damage historic building material. Share the guidance below with your district property owners and any government officials involved with clean up and debris removal both before a disaster and immediately after one occurs. Also encourage your district property and business owners to discuss these topics with their contractors. Be ready to provide expert volunteers or qualified professional support on salvaging valuable local resources.

TEMPORARY PROTECTION OR STABILIZATION.

Temporary closures or shoring can help prevent buildings from further deterioration. These measures can include installing blue tarps on roofs after hurricanes ([Operation Blue Roof](#) is offered by FEMA and the U.S. Army Corps of Engineers to eligible property owners). Your building and business owners may need volunteer professional support to install temporary coverings or braces to ensure the integrity of the structure or historic resource remains intact.

CLEANING. Provide guidance on appropriate cleaning supplies and tools for building types commonly found in your Main Street districts. Historic finishes in particular, like masonry and cast iron, require gentle, non-chemical cleaning solutions to remove dirt and related debris. The National Park Service (NPS) [offers tips](#) for cleaning, repairing, and replacing a range of historic materials such as glass, cast iron, and wood siding.

REMOVING MOLD. Mold remediation is a serious issue after floods and storms as it can have extreme health impacts on early responders. Mold can easily grow in wet buildings and structures, and can also contaminate special collections, business inventories, and supplies. Provide guidance—such as this [NPS resource](#)—to your members on the best ways to handle mold.

ADDRESSING MOISTURE AND VENTILATION. In the case of water damage, buildings will need to be dried out. In addition to the use of dehumidifiers and fans, you may need to “open up” the structure—brushing mud or sand away from exterior walls, installing mesh openings across entryways, or removing sections of an interior wall. Consider [these tips](#) for drying out water-logged structures.

SALVAGING IMPORTANT FEATURES OR OBJECTS. In cases of severe damage, it may be necessary to salvage and properly care for original materials from buildings so those features can be reintegrated later or used as samples to recreate original features. When dealing with damage to historic properties, work closely with your State Historic Preservation Office (SHPO) and local Architectural Heritage Review board (if applicable) to determine whether site-specific ornamental features and finishes should be left in place or removed, cleaned, and stored in another location. Take photographs and notes on any building features that are removed. For more information on how to salvage historic building materials and treasures, read these tips from the [U.S. General Services Administration](#), the [Smithsonian Heritage Emergency National Task Force](#), and the [Smithsonian Cultural Rescue Initiative](#).



Sidewalk pile of furniture, paintings, other antiques, and flood debris in the antiques district, Denham Springs, Louisiana. PHOTO BY CITY OF DENHAM SPRINGS

Repair and Rehabilitate

When your properties, district amenities, and historic resources are damaged in a disaster, it’s important to proceed cautiously by:

- > Working with vetted contractors, engineers, and designers
- > Developing historically appropriate rehabilitation plans
- > Securing building permits and other necessary construction approvals

Unfortunately, that’s not always easy. Construction services are in high demand after a disaster, and supply shortages are common. That can lead district property owners to feel under pressure and make poor decisions when hiring contractors. Consider offering group video calls to discuss construction work with property owners or asking board members or volunteer experts to visit individual businesses to provide advice.

SHARE A LIST OF VETTED CONTRACTORS AND DESIGN PROFESSIONALS.

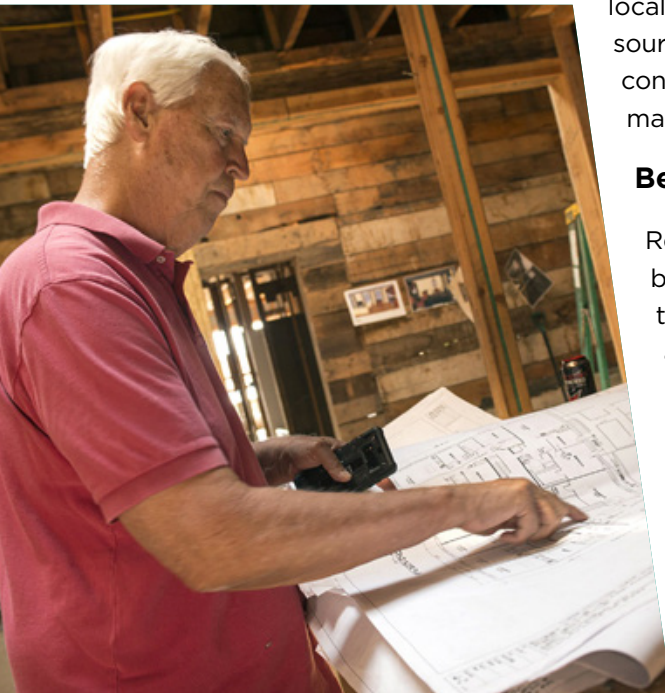
Before a disaster, Main Street managers should establish relationships with and vet qualifications of local and regional contractors, structural engineers, and architects. If you don’t have a list of vetted contractors available post-disaster and you’re working in a designated historic district, consult with your local Architectural Heritage Review Board or city planning staff and your SHPO before any damaged properties are stabilized, repaired, or demolished. These experts can help you identify contractors with proven knowledge and experience in historic buildings or craftspeople with experience in repairing and restoring historic materials and features.

See *Prepare the Built Environment* in Part Two.

“Storm chasing scammers can be quick to take advantage of disasters and people within your community. Do your research before hiring or paying!”

— Brooke Prouty, Main Street manager, Marion, Iowa

Rich Bogatay, the property owner of the Kern building, looks at blueprints in Klamath Falls, Oregon. PHOTO BY HANNAH STEINKOPF-FRANK FOR HERALD & NEWS



Share construction hiring and billing protocols. Be prepared to help property owners follow best hiring practices: verifying if construction businesses are licensed and insured, obtaining multiple project quotes (or documenting why multiple quotes can't be obtained), and executing written contracts. Also advise your business and property owners on proper protocols for paying a contractor. Aside from an initial down payment (your state might regulate maximum amounts of down payments), contractors should never be paid for work in advance and property owners also need to inspect contractors' work before releasing payment. FEMA's [Earthquake Safety at Home](#) publication (page 81) has excellent guidance on vetting and hiring contractors and design professionals, and the Federal Trade Commission has published [guidelines for avoiding construction scams](#).

Building permits/streamlining the process. Any building repair that goes beyond typical maintenance will be regulated by your local building code and contractors will need to apply for a building permit from your city or county before starting a construction project. Main Street managers should work closely with your local building and planning officials to stay updated on building permit processes and building codes, which can evolve after a disaster, and alert your network to any changes in the process.

Local and federal preservation approval. Repair, rehabilitation, and new construction projects in designated historic districts require special consideration. If your Main Street is also a Certified Local Government, all major exterior construction work viewable from the right-of-way (and sometimes major interior work) requires the approval of your local Architectural Review Board or similar agency before any construction can begin. Some external funding sources also will require following certain preservation guidelines before construction can start. Most preservation construction expectations align with the Secretary of the Interior's Standards, which promotes retaining original material and minimal disruption of what makes the designated building or area historically significant.

Be Bold

Rebuilding after a disaster can be a chance to think ahead, using the recovery period to better prepare for a future disaster. Repair and reconstruction projects are opportunities to consider how buildings and downtown districts can be made stronger, more functional, and more authentic. For example, this might be the time to restore a historic facade, relocate lower level utilities, or elevate structures. Rebuilding after a natural disaster can also be an opportunity to launch projects once considered infeasible because of their scale and cost. This is the mindset behind the concept of “building back better”—looking at a disaster as an opportunity to further resiliency.

See *Find the Funding* in Part Two.

See *Deploy Emergency Funding* in Part Three.



MAIN STREET MOMENT

PRESERVING THE PAST, PROTECTING THE FUTURE

In 2016, a severe thunderstorm dumped six inches of rain on Ellicott City, Maryland, causing flash flooding that ravaged the city's historic Main Street. Two years later, another flash flood again turned the Main Street into a raging river. In response, the county launched [Ellicott City Safe and Sound](#), a multi-phase flood mitigation plan that has already resulted in the:

- > Construction of multiple large-scale retention ponds
- > Creation of a public outdoor alert system to warn of potential flood events
- > Removal of more than 89,000 tons of debris from nearby waterways

One of the biggest remaining pieces is the construction of a [5,000-foot tunnel](#) to divert flood waters away from Main Street. Once considered too expensive and complex, approving the tunnel project allowed the county to save six historic buildings once marked for demolition. And of the four buildings that were still razed, crews salvaged historic elements such as ironwork and cornices for use elsewhere in the district. The preserved six buildings include the city's beloved Caplan building, which received a storm-ready upgrade in the form of a flood-resilient façade (a project captured in this [video](#)). For updates on the plan, visit the [Ellicott City Safe and Sound Facebook page](#).



Recovery progression of Ellicott City Main Street's two oldest buildings over the ten months following the 2016 flood.
PHOTOS BY PRESERVATION MARYLAND

EASY DOES IT

Rebuilding after disasters is a chance to make properties more energy efficient and reduce climate impacts. The U.S. Department of Energy offers a comprehensive [guide](#) to rebuilding disaster-affected communities using more sustainable and energy-saving approaches, and this [NPS guide](#) provides information on how to sustainably rehabilitate historic buildings. Several of the funding programs highlighted in [Find the Funding](#) in Part Two fund these kinds of projects, including FEMA's [Building Resilient Infrastructure & Communities](#) program.

Keep the Lights on for Your Local Economy

In the days, weeks, months—and even years—following a disaster, local businesses will need emotional, physical, and financial support to survive and thrive. Main Street managers are uniquely positioned to support business owners in meeting these foundational needs, which includes everything from applying for grants to adapting to income disruption. Here are the key steps that Main Street organizations can help entrepreneurs take to keep their businesses going in the immediate wake and long-after disasters have occurred.

Helping Businesses Bounce Back in the Short-Term

Even when business stops, the bills don't. There are several ways you can help businesses deal with income disruption and emergency expenses immediately following a disaster, including:

CROWDFUND SMALL-BUSINESS GRANTS. Harness the goodwill of local residents and other businesses to help facilitate a crowdfunding finance campaign that can be used to fund grants for Main Street businesses. QR codes are a great way to advertise these campaigns on posters, in emails, or on websites to direct people to the most up-to-date information.

During the start of the COVID-19 pandemic, the Lake Orion Downtown Development Authority (DDA), Main Street Oakland County, and Downtown Lake Orion in Michigan created crowd-funded grants for local business owners to help pay utility bills and mortgages and buy supplies.

When disaster strikes, **63%** of businesses must close at least temporarily.

Source: New York Fed



BUILD A TEAM OF VOLUNTEER FINANCE EXPERTS. Applying for emergency funds or grants can be a full-time job—time that entrepreneurs who are busy trying to become operable again don't have. Establish a team of volunteer accountants, bankers, and other financial experts as part of your Main Street Economic Vitality committee, so you can help businesses in your district generate the financial documentation they need to access critical funding after a disaster. Also seek out skilled volunteers to assemble and review applications, ensuring that requisite attachments and forms are included. Small business owners may also need help from an accountant or bookkeeper to develop financial projections, devise strategies to keep cash flow positive, and take potential steps to keep their businesses operational such as deferring rent or bill payments.

LAUNCH A SHOP LOCAL CAMPAIGN. In an emergency, people want to help, but sometimes they need to be pointed in the right direction. Shop local campaigns are effective marketing tools that can remind residents of the bounty of local businesses and how best to support them. Be sure to include the websites and social media pages of local businesses in your materials for e-commerce opportunities and information on store re-openings or progress. The American Independent Business Alliance's downloadable [Buy Local Primer](#) is chock full of tips on how to launch and market a buy-local campaign.

CREATE TEMPORARY SHARED BUSINESS SPACES. Connect Main Street business owners with functional and safe spaces, such as a vacant or underused office or retail storefront, where they can access the administrative resources they need to operate, apply for funding, and communicate with their customers.

The Path to Long-Term Success

Disasters change communities. For businesses to thrive in the new environment long-term, they'll need to adapt to the new realities. Here's how.

UNCOVER NEW NORMS. Help facilitate a consumer survey to provide business owners with vital intelligence—new consumer shopping habits or changes in your local population, for example—they will need to keep their operations going forward. Main Street managers should also share best practices and support business owners as they explore ways to pivot or adapt their business models, including adding a subscription service, launching a pop-up or pushcart outside a brick and mortar location, or employee sharing between businesses with similar operations. Refer to [Main Street America's publication on small business pivots](#) for more insights.

MOVE TOWARD FIRMER FUNDING. Businesses will need to transition toward more sustainable funding for long-term growth. Host informational sessions to connect your local businesses to longer-term funding such as microlending or loans through the [SBA](#), or a local bank, credit union, or [Community Development Finance Institution \(CDFI\)](#). Business owners may also need continued technical assistance to generate financial reports, improve their business balance sheets, and successfully assemble a loan application.

DIVERSIFY YOUR SMALL BUSINESS BASE AND ENCOURAGE LOCAL OWNERSHIP. Any downtown economy will be stronger if you have a diverse small business base—a range of industries and business models, as well as a varied mix of small business owners. [Research conducted in partnership with small businesses in our Main Street network](#) reveals that most small businesses in our districts were started by local entrepreneurs. Those locally launched ventures are more successful and stay in business longer.



Equitable Entrepreneurial Ecosystem workshop with Washington Main Street leaders, facilitated by Forward Cities and Main Street America.

PHOTO BY WASHINGTON MAIN STREET

After Hurricane Michael, Chattahoochee, Florida, saw an influx of local entrepreneurs in their downtown, including former home-based businesses. Many of these new businesses have since expanded and created new job opportunities for the region. Tap into your community of existing and aspiring entrepreneurs if you need to fill vacancies or want to provide new services to your market following a disaster.

Read more about *Chattahoochee's recovery*.

AUDIT AND BUILD AN EQUITABLE ENTREPRENEURIAL ECOSYSTEM.

Along with supporting a diverse set of businesses in your historic districts and neighborhoods, you must also assess what support services your small business owners need to thrive in every state of their entrepreneurial journey. Main Street America has developed a robust set of tools that will walk you through how to build a comprehensive ecosystem that offers entry points to all aspiring entrepreneurs. Refer to our [Entrepreneurial Ecosystem Resources](#) webpage for tools, research, and related resources.

29% of minority-owned businesses reported disaster-related losses in 2021 and 2022, compared to **12%** of white-owned businesses.

Source: Federal Reserve Bank of New York

Nurture a Return to Normalcy

When a community suffers a major disruptive event, it doesn't just take a physical and financial toll, it takes a mental and emotional toll as well. Some residents may wonder if things will ever be as they were, business owners will be concerned about when stability might be restored, and community leaders, including Main Street managers, and disaster responders will likely suffer severe burnout.

But more subtly, the community's collective identity may also feel uncertain. *'Who are we now?'* your community will ask itself. It's important to foster a feeling of hopeful camaraderie in the days, weeks, and months following a disaster, and to provide opportunities for community members to connect so they access valuable resources and guidance, and, most importantly, to reassure your residents, business and property owners, and local leaders that your community will rebound.

How can your Main Street accomplish that? Through deliberate, sustained action focused not only addressing the practical needs of residents and business owners, but their psychological needs as well.

During flood cleanup, volunteers hug each other in Montpelier, Vermont. PHOTO BY JOHN LAZENBY

Here is a multi-step plan to assist Main Street leaders in creating a sense of optimism and renewal:

Lighten the load. Post-disaster recovery work can lead to burnout. Regularly check in with your business owners and volunteers to help alleviate any disaster-management stress. And don't forget about your staff and leaders, including naming a backup Main Street director if the current one needs a break.

“Make sure no one has too many responsibilities. Reassure everyone that this is a team that is working together to overcome the disaster.”

— Donna Jennings, Director of Denham Springs Main Street in Louisiana

Acknowledge the community's trauma—and connect people with resources to process it. A [study funded by the U.S. Department of Health and Human Services](#) revealed that as many as 40% of those affected by a large-scale natural disaster will experience post-traumatic stress disorder (PTSD). The study explored the effect that mental health resources had on affected communities, and the takeaway was clear: Providing these resources dramatically reduces the rate of PTSD among residents, particularly those who are economically vulnerable. One high-impact, low-investment place to start: Hosting or simply promoting the availability of local support groups.

A practice known as [psychological first aid](#) also has been put to effective use in post-disaster environments to help reduce PTSD. The National Center for PTSD offers a [free six-hour training course](#) on psychological first aid for non-mental health professionals.

Gather to celebrate. Understandably, most post-disaster recovery is focused on efforts such as clean-up, construction, and figuring out finances. But celebrations and events that bring the community together are just as critical. Whether it's a small festival, a listening tour, or a youth poetry slam, nothing reminds a community that it is a community like the chance to gather.

Take the example of Chattahoochee, Florida. Just 16 days after Hurricane Michael tore through the town in 2018, Chattahoochee Main Street hosted their usual monthly Final Friday event. The lively downtown event with music, food, vendors, and crafts was moved to a larger open area to accommodate more people and included the addition of disaster recovery information stations. Hosting the event was a way to provide a sense of normalcy and connection during a challenging time.

Recognize progress. Acknowledging small milestones and continuing to nourish businesses in any stage of recovery is important. It will help remind people they're not being forgotten. Be very intentional with your Main Street marketing plans to highlight construction progress and business re-openings via your newsletters, email lists, and websites. And never underestimate the power of a quick visit to see how someone is doing. “Sometimes all a business owner needs is words of encouragement—or a hug—to keep taking baby steps forward,” Jennings says.

EASY DOES IT

When air-conditioning is out, especially in hot and humid locations, or outdoor temperatures are high, heat should be a consideration when planning outdoor recovery events or even beloved outdoor summer events. Check out our [Beat the Heat spotlight for creative heat-busting ideas—alleyway activation, outdoor water features, cool pavements, stations with chairs and umbrellas—from communities around the country.](#)



MAIN STREET MOMENT

POSITIVITY PERSONIFIED

When the floodwaters that reached as high as four feet receded, the deep damage to Montpelier, Vermont's downtown businesses became clear. As the weeks went on, the collection of empty, damaged storefronts was not the uplifting sight businesses owners needed to press forward. In response, local nonprofit Montpelier Alive, with help from two grants, created the [Renewal Project](#), enlisting local artists and community members to create imaginative responses to the disaster to be displayed in local storefronts. Soon storefront windows became host to colorful artwork, a light installation, an interactive poetry exhibit, and a photography exhibit of local residents paired with an auditory retelling of those residents' flood experiences.

Meanwhile, in Grass Valley, California, only 10 days after wildfires caused more than 4,000 residents to evacuate, and just months into the COVID-19 pandemic, the town created a Kindness Wall on Main Street as a space for community members to leave inspirational messages and artwork.

The Kindness Wall was a temporary, interactive art installation on Mill Street in Grass Valley, California, during the COVID-19 closure.
PHOTO BY THE UNION NEWSPAPER



Concluding Thoughts

The reality for our Main Streets is that disasters will continue to become more severe and more common. Take the case of [Ellicott City, Maryland](#), the historic downtown and Main Street community, which recently experienced 500-year flood events just two years apart because of climate change and shifts in coastal weather patterns.

But this reality is not a call for resignation—it's a call for action. The Main Street movement has always been about action in challenging circumstances—we have been able to rebuild vibrant commercial districts over the last five decades where we once had downtowns and neighborhoods that were declared “beyond saving.” Main Streets have evolved and thrived in the face of suburban malls, big-box retailers, e-commerce, and most recently, the COVID-19 pandemic.

With the right plans, relationships, and resources in place, as community leaders you will continue to strengthen the economic centers, community gathering places, and cultural, historic, and architectural resources in your communities. We've provided tools to help you chart your disaster preparation course. ***Now, it's up to you to ask: What's next for your Main Street?***



That's a question that the Main Street community of Denham Springs, Louisiana, set out to answer in its far-reaching report, [Denham Strong: Strategy for the Future](#), created by more than 1,000 stakeholders in the year following the town's severe 2016 flood. The report is a blueprint for what a stronger, more equitable, more people- and business-friendly Denham Springs would look like after experiencing a community-changing disaster.

Now is the time to begin taking steps—however incremental—to create or refine your own Main Street disaster plan, one that doesn't just look back, but forecasts ahead. With this toolkit, we've provided you insights from your Main Street peers and partners to inform your disaster planning and resilience work and support your community to:

START SIMPLE. This toolkit was designed knowing that most of our Main Street organizations don't have disaster plans in place. The strategies and best practices featured in this toolkit should be adapted to fit your Main Street's current needs, capacity, and available resources. We suggest you start small and strategic—fill a critical gap or leverage a strength of your organization. Your Main Street will benefit from prioritizing updates to your property and asset inventory or building a staff and stakeholder communications plan. These components are the building blocks for comprehensive disaster plans and robust recovery responses.

Oregon Heritage has modeled this concept of “right-sizing” the disaster planning process for local heritage organizations. Oregon Heritage supported Cottage Grove Main Street in Cottage Grove, Oregon, in the development of its own organizational disaster resilience plan. That plan was then compiled with plans from other local heritage organizations and the city of Cottage Grove to identify disaster preparation needs among the partner organizations, resulting in the community-wide [Disaster Resilience Plan for Heritage Resources](#).

BE PREPARED. Disasters take an economic, physical, and emotional toll. They can leave residents, business owners, even your Main Street team, feeling uncertain and overwhelmed: *Should we reopen? Should we rebuild? What if this happens again?* Taking steps to bolster your Main Streets against future disasters helps ensure your community will respond with more confidence and cohesion. Preparation will minimize damage, miscommunication, and missteps in the immediate aftermath of disasters. And most critically, preparation ensures your Main Street can capitalize on recovery funding and resources when damage is severe, whether that means having the organizational capacity to accept donations or identifying vulnerable historic resources to repair when and if emergency funds are available in a federally declared disaster.

Since the tragic flooding in downtown Montpelier, Vermont, in the summer of 2023, other severe rain events have threatened the Main Street district's early recovery. Community leaders established the [Commission for Recovery and Resilience](#) (of which the Main Street America accredited Montpelier Alive organization is a founding member) to implement a set of priorities for action and resilience-building projects in the face of future floods, including establishing a Montpelier Volunteer Disaster Brigade, improving the local disaster alert systems, and building out a system and funding to transition flood-prone downtown businesses to adapt their historic buildings or relocate when necessary.

BUILD NEW PARTNERSHIPS AND PATHWAYS. Main Streets can't effectively access available disaster funding and recovery support without building the right relationships in advance of extreme weather events and disasters. Most of the major federal funding programs are very competitive and they require that state or local governments or other entities apply on your district's behalf. Having existing relationships to help you effectively navigate these application processes is key. Additionally, disaster mitigation and resilience projects are far-reaching and long-term endeavors, requiring a range of experts and committed project champions to see your local initiatives through.

Consider the unique partnership of Main Street Osceola and the Red Cross in Mississippi County, Arkansas. As part of an initiative with the Red Cross's Community Adaptation Program, the organizations are championing the development of the Osceola Bingo Hall (which is owned and operated by the Osceola Chamber and Main Street) into a downtown "resilience hub." The Red Cross and Osceola Main Street are seeking additional federal and philanthropic funds to equip the building so it can provide residents shelter, charging stations, food, and water in emergencies. This effort has become so core to the work of Osceola Main Street that the Board of Directors established a Disaster Planning Committee within the organization.

“The time to think about what an emergency response looks like is not during an emergency. You don't want to have to put a playbook together on the fly.”

— Gary Holloway, Downtown Program Coordinator, State of Vermont

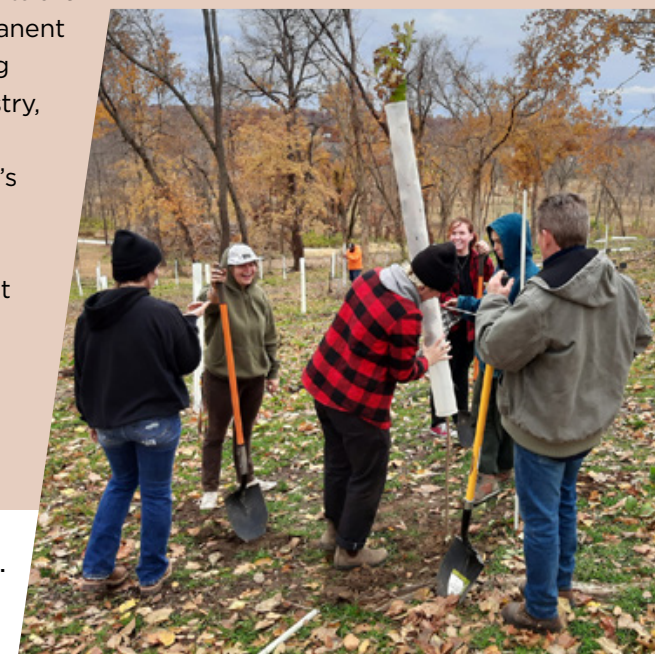
INNOVATE. Disasters can be a time to not just reconstruct what was lost but also reimagine what your community should look like going forward. Maybe that means incorporating more energy-efficient and sustainable principles, reducing your city's carbon footprint, reconfiguring outdoor/shared public space, or protecting historic elements of your Main Street.

Such was the case for the Main Street community of Clarkesville, Georgia following a fire that destroyed a quarter of the city's historic square. After deciding to renovate the more than 120-year-old buildings, the city also reevaluated the entire square, adding more housing, an open-air plaza, and updating signage and streetscapes. Meanwhile, following a brutal tornado, the tiny farming town of Greensburg, Kansas, chose to harness the wind that had caused such devastation, building a wind-powered energy infrastructure. Greensburg now boasts the most LEED-certified buildings per capita and runs entirely on wind power.

CENTER YOUR COMMUNITY AND HISTORIC ASSETS. The Main Street approach inherently cultivates the qualities that make a long-standing community both valued and durable. We know that independent, small businesses make for unique neighborhoods, but they also provide goods, services, and gathering spaces that are critically needed post-disaster. Our historic built resources and cultural assets, as well as cultural and social traditions, provide communities with a shared meaning and purpose to physically and emotionally rebuild after devastating disasters. Some of the most impactful stories we collected in this research were the efforts of Main Street staff and volunteers to restore community assets and connections after a devastating disaster.

The derecho storm that hit Marion, Iowa in August 2020 was the largest natural disaster in the community's history and 40% of the city's tree canopy was destroyed. The loss of nearly 2,600 trees had several impacts aside from being a stark reminder of the storm's destruction, including higher electric bills and less accessible public spaces during the hot summer months. But as the members of Uptown Marion, the city's Main Street program, coordinated volunteer efforts after the storm, they learned that the most profound impact was the expressed loss of community identity.

Uptown Marion responded by centering trees in their recovery efforts. They organized and connected civic groups and residents with city tree replanting efforts. New streetscape efforts featured artists using downed trees to create new street furniture and leaf motifs were used as inlays to new street brick pavers. Promotional events coordinated by Main Street, like the Splinters Iowa Tree Art Auction, raised funding to support tree planting efforts. While short-term activities jump started the renewal of community identity, these efforts are being sustained through permanent programming in tree replanting and investments in urban forestry, including hiring a city arborist. The success of Uptown Marion's recovery efforts has bolstered Marion's appeal, and the community is one of the fastest growing in the state of Iowa.



Community members in Marion, Iowa, planting trees.
PHOTO COURTESY UPTOWN MARION

Beyond Resilience

Resilience is a powerful concept in the context of climate change and increased extreme weather and disaster impacts. Being able to accommodate and adapt to hazards, as well as recover and rebuild quickly are ideals that resonate louder than ever before, but we also know that unjust legacies and systems have made it hard to ensure that speedy recoveries are equitable and centered on shared community values. Increased rates of disaster, more severe infrastructure damage, and prolonged displacement, are also intensifying other challenging community dynamics, such as hyper-gentrification in communities located in areas less prone to disaster risks or communities that have no choice but to relocate because of acute or long-term environmental crises.

On the front lines of coastal erosion and land loss, Main Street America organized its first disaster planning training in [Houma, Louisiana](#), a Main Street Affiliate community. Houma is rich in Cajun culture and natural beauty, but the community is challenged by failing infrastructure and an exodus of its young people accelerated by Hurricane Ida. Maida Owens, the Louisiana Folklife Director, led a workshop at the training

on the [Sense of Place and Loss](#), which walked Main Street managers through discussions on the healing role of arts and culture in building community, navigating the dynamics of resettlement, and welcoming newcomers forced to relocate because of climate migration. The workshop is one of several initiatives of the [Bayou Culture Collaborative](#), a leadership group that supports efforts to update the Louisiana Coastal Master Plan, provides grants to regional tradition bearers, and hosts online discussions on how to bring culture into the community resilience conversation (refer to the organization's [Arts, Culture, and Climate Migration Resource List](#)).

Main Street America will continue to work with our partners, including the National Park Service, to refine strategies for disaster recovery and adaptation and to develop tools that address evolving community needs around issues of climate gentrification and migration. We will also continue to help our network center the decision-making power of your community members, especially those most vulnerable to disasters, so you can determine what's best and what's next for your Main Streets.

“Start thinking like a future ancestor and ask yourself,
‘What will future generations wish we would have done?’”

— Maida Owens, Louisiana Folklife Program Director

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