



MainStreetNews

THE MONTHLY JOURNAL of THE NATIONAL TRUST'S NATIONAL MAIN STREET CENTER®



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in this issue

10. **Network Notes**

Check out a new incentive card that rewards people for shopping at local stores and volunteering with local groups. Learn how a Tampa, Fla., business owner is using Independence Day to celebrate "independent" businesses. Heard about Chicago's "Cows on Parade" and D.C.'s "Party Animals"? Find out how you can put together a distinctive public art exhibit. Read about the Chippewa Brush Bash and see how this Wisconsin town spruced up its downtown signs.

15. **At the Center**

Join us in welcoming Mary Messick to the Main Street Center and congratulating several other Main Street staff on their new roles.

16. **Smart Growth**

Temporary development controls can be an effective guard against sprawl. Read the third in our series, "Smart Growth Tools for Main Street," and find out how development moratoria can give you the time to review and strengthen your community's planning and zoning laws.

20. **Real Estate Development Institute**

Come to our Real Estate seminar this January and find out how to put that abandoned hotel...vacant department store...dilapidated train depot to productive use. Get the tools and information you need to redevelop main street properties.

Coping With Disaster

BY LI ALLIGOOD

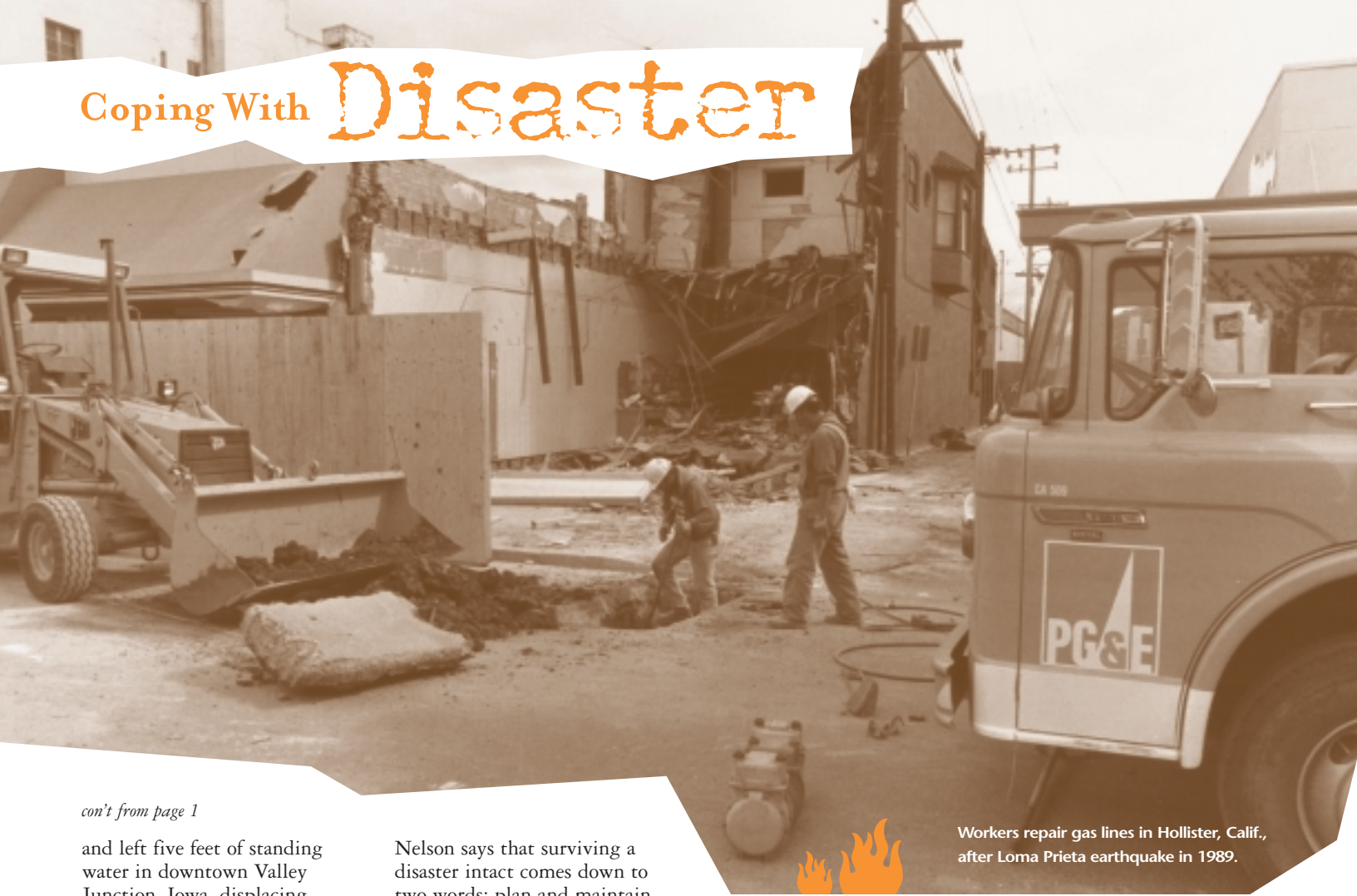
On April 6, 1968, a massive gas explosion in Richmond, Indiana, ravaged 14 square blocks of the downtown and claimed the lives of 41 people. On October 19, 1989, the Loma Prieta earthquake caused extensive damage to the California town of Hollister, destroying several downtown buildings and displacing between 20 and 30 businesses. During the Great Flood of 1993, the Raccoon River overflowed its banks



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and left five feet of standing water in downtown Valley Junction, Iowa, displacing every business in town and causing millions of dollars of damage.

In September 1999, Hurricane Floyd struck, flooding downtown Franklin, Virginia, with more than 10 feet of water, destroying merchant inventory and rendering downtown inaccessible for more than a week. On October 9, 2001, a tornado hit Cordell, Oklahoma, severely damaging or destroying nearly 150 homes in this town of about 3,000 people.

In each of these situations, homes, valuable historic buildings, and landscapes were lost or irreparably damaged. Disasters, both natural and man-made, are almost always unexpected, and can cause unimaginable damage. How can you protect your historic Main Street resources?

While it may be impossible to avoid a disaster, it is possible to minimize damage to historic main street buildings. In his book *Protecting the Past from Natural Disasters*, author Carl

Nelson says that surviving a disaster intact comes down to two words: plan and maintain. Betsy Jackson, a former NTHP program manager who worked with communities struck by the Loma Prieta earthquake, Hurricane Hugo, and the Midwest Flood of 1993, elaborates further, suggesting that disaster recovery can be divided into four categories: planning, preparation, immediate response, and long-term recovery.

Make Friends and Influence People: Preparing for a Disaster

Since disasters rarely herald their arrival, the time to prepare for one is NOW. The first step is to forge partnerships with key people in your local government and educate the community at large. Take the time to show people why preservation is important, and what that means in the event of a disaster. Make sure that you are directly involved in the community's disaster

planning. If no one else is heading up a disaster planning program for the downtown business community, Main Street should offer to spearhead the effort.

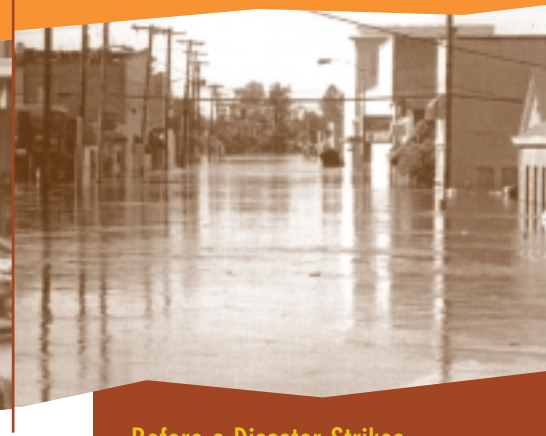
Building a good relationship with your local government is essential: it allows city officials to see what Main Street is about, and gives Main Street a legitimate voice in decisions that can affect historic resources after a disaster strikes. Emergency plans and post-disaster demolition decisions can be positively influenced by a Main Street program that has a strong voice at city hall.

It is also important to study the community's code compliance policies. Review all of the relevant health, safety, and building codes for regulations and procedures that might hasten demolition of damaged buildings. Be sure to review both local and state requirements, particularly when you are researching earthquake protection.

Workers repair gas lines in Hollister, Calif., after Loma Prieta earthquake in 1989.

Hire a preservation engineer or architect to review the laws and make recommendations for amendments that can protect older buildings. Also have the architect or engineer evaluate the "disaster-worthiness" of all main street buildings and recommend improvements. It may be necessary to establish a financial assistance package to help property owners who can't afford to make the recommended improvements.

Another avenue of protection for property endangered by a disaster is the National Register of Historic Places. Encourage owners of eligible buildings to get them listed in the National Register. While not an iron-clad protection against demolition, Section 106 of the National Historic Preservation Act of 1966 "requires the review of any federal or federally assisted action that may affect a property listed in or eligible for the National Register." This process can buy some time for affected buildings



although these requirements are suspended for 30 days if a State of Emergency is declared.

Proper building maintenance is equally important. Historic buildings (and any other kind) have a better chance of surviving a disaster if they are kept in good repair. Encourage property owners to maintain their buildings regularly. Consider doing a monthly inspection, with a checklist, to make sure that bricks, windows, doors, shutters, and all other parts of the building's exterior are in good shape.

It is imperative, for both insurance and preservation purposes, to survey main street buildings *before* disaster strikes. (See sidebar "Before a Disaster Strikes" at right.) It may help to create a survey form for consistency. It's also a good idea to supplement the survey with a list of the Historic Register buildings in your district for quick cross-referencing in the event of a disaster; this can help you prioritize repairs and response for damaged buildings. These lists can be obtained from your State Historic Preservation Office (SHPO).

You should research federal, state, and local disaster aid funds, resources, and agencies, so you can contact them quickly during an emergency. Get to know your local, county, state, and federal emergency response personnel, including the Federal Emergency Management Agency (FEMA), the Red Cross, the Small Business Administration regional office, utility contacts, local hospitals, and local insurance brokers.

Once you have forged effective partnerships with your local government and disaster relief agencies and helped main street building owners prepare, you can start on another key disaster preparedness project--public education. While most people appreciate the history and attractiveness of their community's historic main street buildings, they may not realize the full extent of the risk posed to those buildings by damage sustained during a tornado, hurricane, earthquake, flood, or fire. They may think, as many do, that the disaster itself is the sole concern, not realizing that decisions made in the aftermath can pose the real danger. If the public understands what treasures these buildings are, they can be valuable advocates for saving, instead of demolishing, them.

In addition to preparing buildings and educating the public, it is crucial to have a detailed disaster preparedness plan. Be sure it lists the steps necessary to secure buildings, states who is responsible for specific tasks, and describes safety procedures. Also include the names of designated cell phone carriers, who can get in touch with each other and officials, engineers, relief groups, etc.

Another key step, says Betsy Jackson, is to set up a "business buddy" system: get businesses that sell similar merchandise to sign cooperative agreements stating that, if business is disrupted by a disaster, they will take one another in and merchandise together. For example, a clothing store could make

room for a shoe store; Main Street could then promote the two businesses in one location.

Jackson also suggests that the Main Street program develop cooperative agreements with the owners of vacant downtown buildings. Assuming they survive the disaster in habitable condition, these buildings could provide space for displaced businesses, merchandise storage, or a temporary command office. Main Street can also offer to be the off-site repository for *copies* of critical business documents, such as insurance policies, leases, and vendors' telephone numbers; sign the appropriate agreements with building owners.

Letting people know downtown is still there is crucial to successful recovery after a disaster. Create media and advertising "templates" that can be filled in and distributed immediately after a disaster. Tell people what they can do to help save main street buildings and support main street businesses; describe how the recovery is progressing; and discuss plans for the future.

The first priority in any disaster should be the preservation of life. To this end, every building should have a detailed evacuation or safety plan that is known to all occupants. Hold regular meetings to review the disaster preparedness and response plan.

Before a Disaster Strikes

Planning and preparation are the keys to preserving main street buildings and businesses after a disaster. Here are some steps a Main Street program can take before a disaster strikes:

Planning

- Get directly involved in the community's disaster planning; be willing to spearhead the effort for the main street business community.
- Review all relevant health, safety, and building codes for regulations and procedures that may hasten demolition; hire a preservation architect/engineer to review state and local laws and recommend amendments that can protect older buildings.
- Prepare a complete building inventory; include:
 - structure and materials of the foundation
 - locations of electrical, water, and gas shut-offs
 - number and locations of exits
 - number and activities of all tenants
 - ownership and emergency contact information
 - insurance information
- Identify and get to know your local, county, state, and federal emergency response personnel:
 - Federal Emergency Management Agency (FEMA)
 - Red Cross
 - Small Business Administration (SBA) regional office
 - Utilities
 - Hospitals
 - Local insurance brokers
- Arrange for a backup Main Street office location, preferably in the downtown.
- Get assigned as a designated cell phone carrier; if the community's disaster response strategy does not include cell phone assignments, work with the city to set up a system.

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Preparation

- Hire a preservation architect or engineer to evaluate the disaster-worthiness of all main street buildings and recommend needed improvements. Put together a financial assistance package for these improvements.
- Hold a downtown disaster drill, preferably as part of a scheduled community-wide drill.
- Set up a "business buddy" system that pairs businesses selling complementary merchandise; get the owners to sign cooperative agreements up front.
- Conduct downtown preparedness meetings periodically; start each meeting with an overview of the response plan, then go into depth on a specific aspect of the plan.
- Create media and advertising "templates" that can be used immediately after a disaster to let the community know the status of downtown, the tasks that need to be done to assist the district's recovery, and plans for the future.
- Offer to serve as an off-site repository for copies of important business documents (leases, insurance policies, vendors' phone numbers, etc.)

— by Betsy Jackson

What Goes into a Disaster Preparedness Plan: A Checklist

- Introduction and statement of purpose
- Authority—who directed the plan's preparation
- Scope of plan
- Emergency procedures
- Appendixes
 - Staffing and organizational charts
 - Organizational charts of relationships to other institutions and public disaster agencies
 - Chart of disaster control responsibilities
 - Key personnel responsible for executing the plan
 - Instructions for contacting outside personnel and organizations
 - Maps and floor plans of individual sites that show emergency evacuation routes, locations of utility cutoffs, telephone closets, fire-fighting equipment, emergency supplies and related items
 - Inventories of important objects, records, and other valuable assets
 - Summary of arrangement to relocate or evacuate inventory
 - Instructions for emergency operation of utilities and building systems
 - List of emergency supplies and equipment
 - Information on who is to provide transportation for emergency supplies, equipment, and personnel
 - Names and telephone numbers of experts, such as conservators, architects, and contractors who can be called on for advice and assistance
 - Glossary of terms used in the plan

Getting Back on Your Feet: Immediate Response

Getting involved immediately after a disaster is essential. In most cases, historic buildings and resources are not destroyed by disasters, but are demolished in the following days due to relaxation of regulations, hasty decision-making by officials not familiar with historic buildings, a heightened concern for public safety, and the desire of the town or city to get "back to normal." In many of these situations, damaged buildings can be stabilized and then rehabilitated with the proper expertise. Moreover, in general, rehabilitation is more cost-effective than demolishing and rebuilding from the ground up. A group familiar with the cost-effectiveness of rehabilitation versus demolition can make the difference between losing a piece of community history or seeing it restored and cherished.

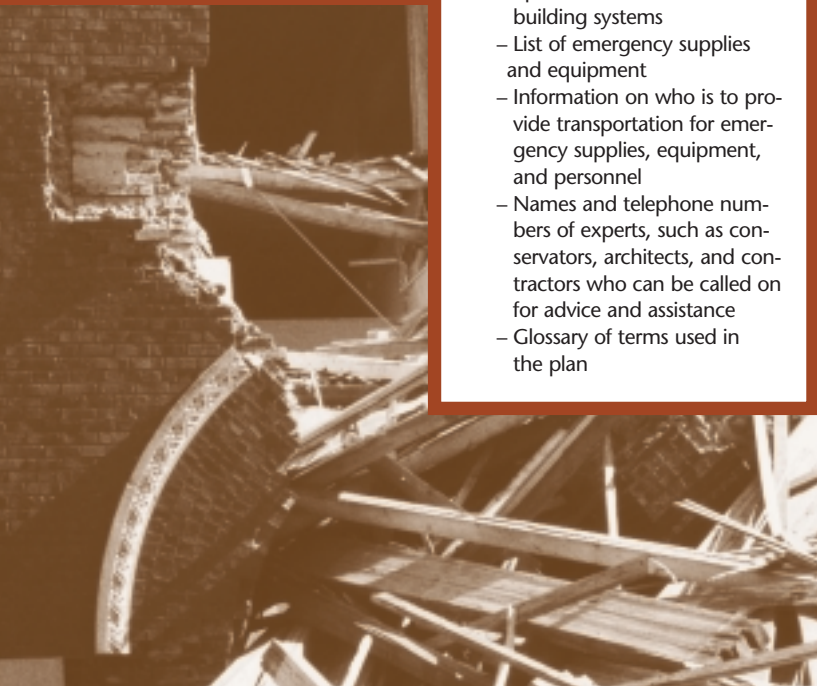
In Hollister, California, for example, city engineers were eager to demolish buildings after the Loma Prieta earthquake in 1989, but the Main Street program's close relationship with the city served it well. The Hollister Downtown Association petitioned the city to move more slowly and make careful decisions. As a result, it was able to save several historic buildings (see "Recovering from Disaster" case study #2 on page 8).

In other towns, however, hasty decisions have cost the community. So many buildings were demolished in Santa Cruz, California, after the Loma Prieta earthquake that the National Park Service determined that the historic district had lost its integrity, and removed it from the National Register. However, the people of Santa Cruz used

the opportunity to build consensus and create a downtown plan. By resisting the urge to rebuild quickly, they have reshaped their downtown into an even more pedestrian-friendly and functional place.

A community-wide disaster will affect the owners of businesses as well as buildings. To help the downtown maintain momentum, many Main Street communities have created temporary commercial districts in a common area: after the Loma Prieta earthquake, Santa Cruz set up all-weather tents to house its businesses, while in nearby Watsonville, merchants operated out of trailers donated by the Bank of America. Franklin, Virginia, also set up trailers to keep its main street businesses together after being struck by Hurricane Floyd in 1999.

According to NMSC Director Kennedy Smith, business owners may be too disoriented, depressed, or frantic after a disaster to deal with insurance adjusters adequately. If possible, Main Street should assign people to go door-to-door and ask business owners to provide insurance information and estimate their losses. Then, Main Street can categorize the businesses by insurance company and help expedite claims. This aid can include identifying the condition of the affected businesses and their inventory, helping displaced businesses move to temporary locations, and using a vacant building as a temporary storage facility for salvaged merchandise.





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Earthquake damage in Santa Cruz (left) and Watsonville, Calif. (right), 1989.

After a Disaster: First Response

- Set up the Main Street command office, preferably within the community-wide response office.
- Make sure your preservation architect/engineer is on the community's building assessment team *at the start*; this can be the most important step in keeping buildings from being "red-tagged" for demolition.
- Identify the condition of all main street businesses and their inventories. Get your "business buddies" system started and/or begin working with FEMA and the SBA to get a retail tent city erected. Put displaced businesses in vacant buildings if you have cooperative agreements in place.
- Help coordinate inventory salvage. If a vacant building is available and in satisfactory condition, use it as a temporary storage facility for salvaged inventory.
- Help mobilize volunteers for cleanup.
- Launch the first of the media and advertising templates.
- Assist downtown business and property owners in their dealings with FEMA, SEMA, the SBA, and other agencies.

— by Betsy Jackson

Dusting Yourself Off: Long-Term Recovery

Immediately following a disaster, many merchants find that their sales drop significantly due to the food and clothing provided to residents by the Red Cross and other disaster relief agencies. This slump in sales will often continue in the weeks following a disaster.

Once life returns to normal, however, people will need to replace the damaged contents of their homes and begin buying groceries, clothing, and other necessities again. At this point, many appliance, furniture, home improvement, and other household stores see a sharp increase in business for a year or so as people replace their damaged items en masse.

Unfortunately, this jump in sales is generally followed by several years of slow business for appliance and furniture stores, as residents shift to the same replacement cycle. In some communities, such as Cordell, Oklahoma, stores selling "extras," such as candy and flowers, have also felt a loss. These businesses will need one-on-one business planning assistance to shift their focus, or augment their sales with additional merchandise or services. Main Street can assist this process by hiring retail consultants to help businesses retool themselves so they can meet the changing needs of the community.

Another obstacle to be faced is public opinion. After a widespread disaster, many people are afraid to venture downtown, believing that the

district is simply gone or that most merchants have closed up shop. An advertising and promotional campaign mounted by the business owners will have two effects: it will get the word out that main street is open for business, and it will improve community spirits by showing people that downtown is still alive and kicking. Your media templates and contacts will prove very valuable here.

Main Street towns have some of the best festivals and events around, and it's important to keep them going if possible. After Hurricane Floyd, Franklin, Virginia, held a Spring Open House to draw residents back downtown and show them what it could offer; a year later, the city followed up with a sidewalk drawing festival. Hollister, California, sponsored training for existing and new business owners, and organized many promotional events to get shoppers to come back downtown.



Downtown Cordell escaped physical damage when a tornado struck the Oklahoma town in 2001, but lost several businesses in the following months as residents struggled to recover.

Betsy Jackson suggests that the Main Street program keep the promotional calendar full and plan as many downtown activities as possible. "It's a critical time to remind the public that downtown is still the center of the community," she says. It's also important to keep the public relations and advertising efforts going, to show the community that downtown recovery didn't stop with the cleanup—that there are a lot of positive things happening long-term.

Not all ideas are good ideas, however. It pays to think through your promotional campaigns and your plans for downtown rehabilitation, and be sure to get citizen input. Some towns have regretted fixes made immediately after a disaster. Richmond, Indiana installed a pedestrian mall after the downtown was severely damaged by a gas explosion, followed by a rapid exodus of large retailers. Initially, the mall was successful, garnering praise and numerous awards. Over the years, however, as the city cut back on maintenance and merchants made little effort to promote the mall or develop an economic strategy for its growth, the downtown declined.

As Richmond's Main Street Director Renee Oldham writes, "Communities that choose to throw money at a problem through physical improvements without carefully articulating a community vision through a strategic planning process are merely placing a Band-Aid on a gaping wound." The town recently removed the pedestrian

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mall, restoring two-way traffic to the streets and creating walkways and venues that encourage people to come downtown and stay a while. Richmond residents are much happier with their restored downtown.

Some towns have responded to natural disasters by planning for the next one. In Alameda, California, the Main Street program published an earthquake preparedness checklist for other towns, using the lessons they learned during the Loma Prieta earthquake. They recommend putting preservation-oriented policies in place *before* they're necessary, and setting up a business disaster loan fund with contributions from the businesses involved.

Nuts and Bolts

Aside from forging partnerships with your government officials, town residents, and building owners, there are a number of physical preparations you can make to strengthen main street buildings against a variety of disasters, natural and otherwise. Because some types of retrofitting, like seismic upgrading, can be prohibitively expensive, widespread or successful retrofitting in your community may require a financial incentives package for building owners. Preventive measures for a variety of disasters are outlined below:

Fire

Of all the disasters that can harm main street, fire is the most common and the most preventable. Most fires start small. They can be caused by old wiring or careless placement of flammable materials near a source of heat or fire. They can erupt in the aftermath of an earthquake or other disaster. Or they can be the result of arson. The vast majority of the time, however, they are caused by accident and human error.

There are many ways to prevent fire. Most maintenance and prevention is just common sense. Make sure plugs and wires are in good condition and not overloaded, and keep flammable materials away from any heat source.

In a fire, most damage is caused by water and smoke, rather than by the fire itself. There are many methods of minimizing damage. Enclosing staircases and installing fire doors will compartmentalize the building, helping to confine the blaze to one area and prevent it from spreading. Fire alarms and smoke detectors are invaluable tools that can alert occupants while a fire is still small, allowing for quick action. A fire extinguisher installed in each room can stop small fires, eliminating the need for fire trucks and hoses on the scene. Sprinklers can (and should) be installed in buildings to douse fires.

Open attics and roofs can be divided with fireproof doors and walls in order to make the spaces smaller and more manageable. In addition, fire-retardant coatings that can increase the fire resistance of historic buildings without altering the look of historic finishes or materials are now available (see "Resources for Recovery" on page 9).

Earthquakes

Earthquakes are more common than most people think. A Federal Emergency Management Agency (FEMA) study concluded that only three states are not at risk for quakes—Florida, Mississippi, and Texas. Earthquakes often strike without warning, and can range from small, almost undetectable tremors to large, catastrophic upheavals.

The buildings that suffer the greatest damage during an earthquake are those most commonly found in main street districts—unreinforced masonry buildings.

Retrofitting these structures for earthquakes can be extremely costly, and different states and cities have different seismic requirements.

Generally, seismic retrofitting involves bracing buildings to their neighbors so they are less likely to sway and crumble during an earthquake. Check with your state and community to see what their requirements are and find contractors that can install reinforcements. Funding for seismic retrofitting can be available through federal, state and local sources, and some Main Street programs may decide to create an incentive program for building owners (see "Resources for Recovery" on page 9).

Earthquake damage is not restricted to collapse or structural failure after the initial upheaval. Further damage can be caused by aftershocks, fire, water damage from burst pipes, rain following the collapse of buildings, and other secondary occurrences. Again, proper maintenance can help keep these damages at a minimum. Your disaster preparedness plan for earthquakes should take all of these possibilities into account.

Hurricanes

Hurricanes are a danger in coastal areas along the Atlantic Ocean and the Gulf of Mexico; damage usually results from storm surges, high winds, tornadoes, or flooding. The combination of torrential rains and strong winds can be highly destructive. Hurricanes can cause structural collapse and damage to roofs, which in turn can lead to extensive interior damage from the often torrential rain.

Buildings can be protected somewhat by putting up storm shutters and making certain that appendages (porches, chimneys, etc.) are firmly attached and anchored. Buildings that are "locked

down," with everything properly maintained and secured, are the ones most likely to survive intact.

With enough advance warning, the contents of a building can be covered with heavy plastic wrap and taped, minimizing interior damage. This is especially important if a building contains costly electronic equipment, important documents, or other valuables.



After suffering severe flood damage, many main street property owners in Darlington, Wis., retrofitted their buildings by constructing a new first floor above the 100-year flood plain level.



Floods

Floods are the most common natural disaster. FEMA estimates that up to 90 percent of natural disaster damage results from floods. A large number of Main Street towns are at risk, as many are located on flood plains or near a navigable waterway. In coastal areas, floods can also result from storm surges that follow hurricanes. Further damage may be caused by floating debris and mold in buildings that are not dried properly.

The morning after Hurricane Hugo, downtown Lancaster, S.C., 1989.



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Main Street communities have found creative ways to protect their buildings from this type of disaster. After a flood caused extensive damage in Darlington, Wisconsin, property owners retrofitted their main street buildings by filling basements with gravel, constructing a new first floor above the 100-year flood level, and installing steps up to the new main level. The display windows remained in the same location. This type of retrofitting, however, will only work on buildings with ceilings that are at least 10 feet high, allowing the floor to be raised several feet. In buildings where raising the floor was not an option, many owners chose to replace the existing floors with concrete and install waterproof finishes on the floors and walls. The new interior walls are made of waterproof drywall, and floor and ceiling moldings are removable to let air circulate

within the walls, reducing the chance of mold and further water damage. In addition, all utilities, including electrical outlets, were installed above the flood level.

With enough advance warning, interior furnishings can be moved to the upper levels of buildings, and documents, equipment, and other valuables can be removed and placed on higher ground.

Tornadoes

Tornadoes are a great danger in the Midwest, the Mississippi River Valley being the most common site of tornado activity. Tornadoes can tear roofs from buildings, then suck the contents out and scatter them, or pelt structures with debris. They can pick up entire buildings and drop them somewhere else. The pressure created inside a building when a tornado passes over can cause the structure to explode, and the rains that follow can cause even further damage.

It is difficult to retrofit a building against tornadoes. The best plan is to schedule regular building maintenance, make sure that all appendages are firmly anchored and attached, and have a safety plan in place for occupants of the building. FEMA also advises owners to build “safe rooms” to protect people from both tornadoes and hurricanes.

Insurance: Better Before Than After!

Owners of main street businesses and buildings should purchase insurance BEFORE disaster strikes, not after. Talk to local insurance agents and make sure they have the

recommended policies for your area. Then meet with business and property owners and go over the questions they need to ask their insurance agent. They include:

- What records and documents will be required to file a claim?
- Does the policy cover *replacement* or *restoration* of the building (an important distinction)?
- What types of disasters are most likely to strike your area?
- What is the time limit for filing a claim after an incident?
- Does the policy cover inventory replacement?

RECOVERING FROM DISASTER CASE STUDY #1

Franklin, Virginia



Street-painting festival held to celebrate Franklin's recovery from Hurricane Floyd.

Franklin, Virginia, lost 47 buildings when Hurricane Floyd struck in 1999. More than 1,800 businesses were displaced, and most of the owners did not have flood insur-

ance because insurance agents had assured them that floods were not an issue in their area.

Confronted by widespread devastation that would ultimately cost the community \$14 million in lost business revenues, \$20 million in building damage, and \$31 million in equipment and inventory losses, Franklin Main Street used the disaster as an opportunity to show what it could do. The program coined a downtown slogan, “Building Back Better Than Ever,” set up a temporary trailer village to keep downtown businesses together, and held a series of festivals and events to lure people back to main street.

Next, Main Street turned to rebuilding the downtown. Most of the buildings that had been damaged beyond repair were free-

standing structures. To everyone's surprise, the majority of the attached buildings had survived. An empty lot left by one demolition was turned into a “pocket park” between buildings. A local restaurant expanded into another empty lot, turning it into an outdoor dining patio and bringing additional life to downtown streets. Most of the remaining vacant lots could not be rebuilt, due to a change in status from a 500-year to a 100-year flood plain, which included parts of downtown.

Franklin faced an additional obstacle in its efforts to entice people back downtown—the mall on the edge of town. While downtown buildings were uninhabitable, the mall took advantage, raising its rents and forcing new tenants to sign five-year leases. Desperate for permanent space, and unable to conduct business from the temporary trailers, some main street businesses,



such as ACE Hardware, were forced to relocate to the mall and then were unable to return downtown.

Nanci Drake, Franklin Main Street director at the time of the flooding, says, “One positive thing that came out of it was that people realized how much they used downtown, and what a center of the community it was. They missed it, and everyone agreed that it was worth bringing back.”

Coping With Disaster

- Does it cover losses due to earthquakes, hurricanes, floods, tornado, fire, and all other disasters that pose a threat to your main street? Most standard insurance policies do not cover floods.
- Does the policy provide enough to rebuild the building in the event that it is destroyed or demolished?

A good insurance agent should be willing to answer these questions and discuss the owner's needs thoroughly before putting together a policy.

The insurance policy, along with any relevant documents and information, should be put in a safe place—at least one copy should be kept off-site, in case the on-site copy is damaged. "Safe places" may include a fireproof filing cabinet in the basement, a safety deposit box at the bank, or simply a water-resistant container or Ziploc bag. Be sure that property and business owners make this information accessible to the Main Street program, building tenants,

and anyone else responsible for carrying out the disaster preparedness plan.

The business owners of Franklin, Virginia, were taken by surprise when inland flooding followed Hurricane Floyd. Because the area was not considered at risk for floods, the insurance agents in town had not recommended flood policies; moreover, most of the local agents were located downtown, and had also been flooded. It might be wise to think about purchasing insurance from a company that has a branch outside of the downtown or in another community or is part of a larger group.

Financial Resources

Many business and property owners are not aware of the resources available after a disaster, or may misunderstand their purpose. FEMA is called in when state and local resources are overwhelmed. When a major disaster or emergency is declared, FEMA

sets up a temporary Disaster Field Office to coordinate the disaster relief and recovery effort.

Many Main Street communities have worked with FEMA in the period following a disaster. Some give glowing reviews of their experiences, while others say that the agency was not particularly helpful and consider the experience largely negative.

FEMA's policies tend toward the demolition of damaged buildings rather than repair, and the paperwork required to claim any relief funds can be overwhelming. Valley Junction, Iowa, found that the FEMA funds, distributed by the National Trust, came too late to make much impact. The town needed assistance immediately after the flood, but the federal aid came six months later.

Another federal agency, the Small Business Administration (SBA), also offers help. The SBA will provide loans to make up the difference between insurance proceeds

and repair costs if borrowers have appropriate insurance coverage. Moreover, SBA loans require collateral and demonstrated ability to repay: both Santa Cruz and Los Gatos, California, reported that most of their damaged businesses did not qualify due to loss of a building or inventory. Businesses can guard against this possibility by purchasing the appropriate disaster insurance or establishing a business district disaster fund.

The Aftermath

Cleaning up after a disaster can be one of the most daunting tasks to face a main street. Many Main Street programs have begun public education campaigns to inform historic building owners of their options and to encourage them to make temporary repairs to their buildings and postpone permanent improvements until the expertise and materials are available.

Because media outlets may be shut down in the aftermath

RECOVERING FROM DISASTER CASE STUDY #2

Hollister, California

Hollister's downtown was hard hit by the 1989 Loma Prieta earthquake: between 20 and 30 businesses were displaced, and six buildings were lost. To make matters worse, city engineers, concerned about public safety, recommended that several historic buildings be torn down immediately. Building on its positive relationship with local government, the city's Main Street program, the Hollister Downtown Association, joined with other community groups to advocate for the buildings, urging the community to slow down and consider alternatives to demolition.

Then things got worse. Over the next few years, six more build-

ings were lost in four separate fires, at least two of which were set deliberately. Hollister Downtown's former executive director, Kathy Sheridan, chalks it up to what she calls "disaster psychology."

"There was a sense that downtown was gone, and there was no point in saving it," says Sheridan.

Luckily, the Main Street program didn't share that opinion. Even though its advocacy had helped save buildings, the business community was suffering. Between the earthquake and subsequent fires, many businesses were lost. The Hollister Downtown Association stepped in. It continued an existing business recruitment program and partnered with a local community college to pro-

vide seminars and training for business owners. Next, it turned to promotion, creating a package of advertising and events that it could sell to main street businesses. The number of downtown promotions grew to 12 a year, including 2 major festivals. People began to come back downtown.

Meanwhile, the recovery process continued. Many of the damaged buildings were rehabilitated with redevelopment project area funds, Community Development Block Grant (CDBG) funds, and Earthquake Emergency Grant Aid Project (EEGAP) funds. The city used its power of eminent domain to assemble lots for redevelopment. A controversial parking structure was built in the belief that it would help keep businesses downtown. It was a crucial factor in the Justice Center's decision to remain downtown rather than relocating as it had planned.



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Sheridan's advice to Main Street communities dealing with disaster is two-fold: assemble a strong advocacy group to work for preservation of damaged buildings; and get the ball rolling with a project that is tangible and visible, in order to inspire investor and business confidence in downtown.

of a major disaster, it is a good idea to set up an alternative means of communication. One Main Street program passed out brochures after a hurricane, reminding building owners that they did not have to act immediately and advising them to slow down and consider their options. This can prevent historically insensitive repairs or quick demolition decisions due to lack of information.

Though a disaster can cause extensive damage, physically and psychologically, many Main Street communities have faced floods, hurricanes, earthquakes, and fires and have come back even stronger than before. If the disaster preparedness plan is followed, important information is organized and accessible, and the parties involved have good working relationships, the recovery will be easier. Main Street communities are strong and resourceful, and many have found ways to turn disasters to their advantage.

Li Alligood worked as an intern with the National Trust's Main Street Center during the summer of 2002.

RESOURCES FOR RECOVERY

Further Reading

The National Task Force for Emergency Response has published a booklet called *Resources for Recovery: Post-Disaster Aid for Cultural Institutions*. It is sponsored by the National Endowment for the Arts and the Federal Emergency Management Agency in partnership with the Small Business Administration. You can obtain a free copy by contacting the FEMA publications office at (800) 480-2520, the NEA Communications Office at (202) 682-5400, or view it in PDF format at the Heritage Preservation web site, www.heritageemergency.org/NEWS/recovery.

Advisory Council on Historic Preservation. *Fire Safety in Retrofitting Historic Buildings*. Washington, DC: Advisory Council on Historic Preservation and General Services Administration, 1989.

Disaster Relief: www.disaster-relief.org. This web site has numerous publications that can be downloaded in PDF format.

Eichenfield, Jeffrey. *Preparing for Earthquakes: It's Your Business*. Alameda, CA: City of Alameda, 1992.

Eichenfield, Jeffrey. *20 Tools That Protect Historic Resources After An Earthquake: Lessons Learned from the Northridge Earthquake*. Oakland, CA: California Preservation Foundation, 1996.

Krekorian, Michael. *Disaster and Emergency Planning*. Loganville, GA: International Loss Control Institute, 1982.

Merritt, John. *History At Risk: Loma Prieta, Seismic Safety and Historic Buildings*. Oakland, CA: California Preservation Foundation, 1990.

National Hurricane Center. www.nhc.noaa.gov.

National Trust for Historic Preservation. "Treatment of Flood Damaged Older and Historic Buildings." *Information Booklet #82*. Washington, DC: National Trust for Historic Preservation, 1993.

Nelson, Carl L. *Protecting the Past from Natural Disasters*. Washington, DC: The Preservation Press, 1991.

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RECOVERING FROM DISASTER CASE STUDY #3

Valley Junction, Iowa

During the Great Flood of 1993, Valley Junction was inundated by spillover from the nearby Raccoon River. Water from 6 to 20 inches deep remained in some areas for as long as 36 hours. Literally every downtown business was displaced, with extensive physical damage to 237 businesses, 8 public buildings, and more than 600 residences.

While the town's buildings were all repaired within a year, 12 downtown businesses were lost. Many had been struggling before the flood, and the losses they sustained during the disaster were the final blow.

The community wrestled with the question of how to get shop-

pers back downtown. "Valley Junction had a very heavy promotional calendar," says Thom Guzman, director of the Iowa Downtown Resource Center, "and they went ahead and held the Farmer's Market the very next week. That was an important step." To keep up the momentum, the downtown continued to put on festivals and events, which brought people into the community and fought the perception that the flood had put them out of business.

Valley Junction also sprang into action to help local businesses. Several business consultants, who had worked with the town previously, donated their services and met individually with affected business owners. The Iowa

Department of Economic Development hired additional consultants, who offered their services for a reduced rate. Iowa Main Street staff spent one day in Valley Junction—and each of the other affected communities—offering physical assistance, which offered a much-needed emotional boost.

Valley Junction did receive FEMA assistance, but it came six months later, long after it was most needed. With the funds, the community hired additional consultants. According to Guzman, one great thing that came out of the tragedy was the relationship he formed with consultant Margie Johnson, who has since been asked to consult in every Iowa Main Street community.

Thom's advice? "If it's a local program, they need to talk to the state program in order to coordinate immediate support," he says, "and state and local programs need to empower themselves to provide more immediate assistance."



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Coping With Disaster

The organizations listed below provide a variety of services, from advice and experience to financial aid. A good place to start is with state preservation organizations and state preservation offices.

Federal Programs

Federal Emergency Management Agency (FEMA)
500 C Street, SW
Washington, DC 20472
(202) 646-3484
www.fema.gov

Small Business Administration (SBA)
409 3rd Street, SW
Washington, DC 20416
(800) U-ASK-SBA
www.sba.gov/disaster/

U.S. Department of the Interior National Park Service
P.O. Box 37127
Washington, DC 20408

National Register of Historic Places
(202) 343-9536

Preservation Assistance Division
(202) 343-9573

National Organizations

Bay Area Regional Earthquake Preparedness Project
101 Eighth Street, Suite 152
Oakland, CA 94607
(415) 893-0818

Central United State Earthquake Consortium
PO Box 367
Marion, IL 62959
(618) 997-5659

Earthquake Engineering Research Institute
6431 Fairmount Avenue, Suite 7
El Cerrito, CA 94530-3624
(415) 525-3668

National Coordinating Council on Emergency Management
7297 Lee Highway, Unit N
Falls Church, VA 22042

National Fire Protection Association
1 Batterymarch Park
Quincy, MA 02269
(617) 770-3000
National Trust for Historic Preservation
1785 Massachusetts Avenue NW
Washington, DC 20036
(202) 673-4000

State Offices

SHPO offices are generally housed in state Park Services offices. Contact the SHPO in your state for preservation information. A list of state contacts can be found at the State Services Organization at www.sso.org.

Products

The National Trust for Historic Preservation has partnered with International Fire Resistant Systems, Inc., which manufactures Firefree 88®. It is a safety coating that adds up to one additional hour of fire protection, and can be applied to surfaces like wood, tin, or plaster. For more information, visit www.firefreeassociates.com.

RECOVERING FROM DISASTER CASE STUDY #4

Cordell, Oklahoma

When Cordell was hit by a tornado in October of 2001, the town was lucky in a sense—the tornado skirted the downtown historic district. Still, 150 homes were destroyed, many of them historic (though severely declining), as well as many businesses near the highway, and the county fairgrounds.

Downtown did not escape completely unscathed, however. Eleven businesses, primarily specialty shops such as flower and candy stores, closed in the following months. Conversely, furniture stores and lumber stores experienced a sharp increase in sales.

Despite some initial bumps, Cordell's emergency response time was impressive—within two hours of the tornado, 40 regional fire departments were in town to help search houses. Within six hours of the disaster, every damaged house had been searched.

The disaster did have at least one unexpected benefit. Raytheon, a defense contracting company, chose Cordell as the test site for an emergency satellite communication system it was developing, which led to lots of publicity for the town.

While Cordell had an emergency plan, it had never been used, so there were some kinks to work out. "Find one person to be



in charge of everything," suggests Doug Misak, program manager of Main Street Cordell, "An emergency is no time to make decisions by committee." He also advises communities to review their plans often and make sure they are regularly updated.