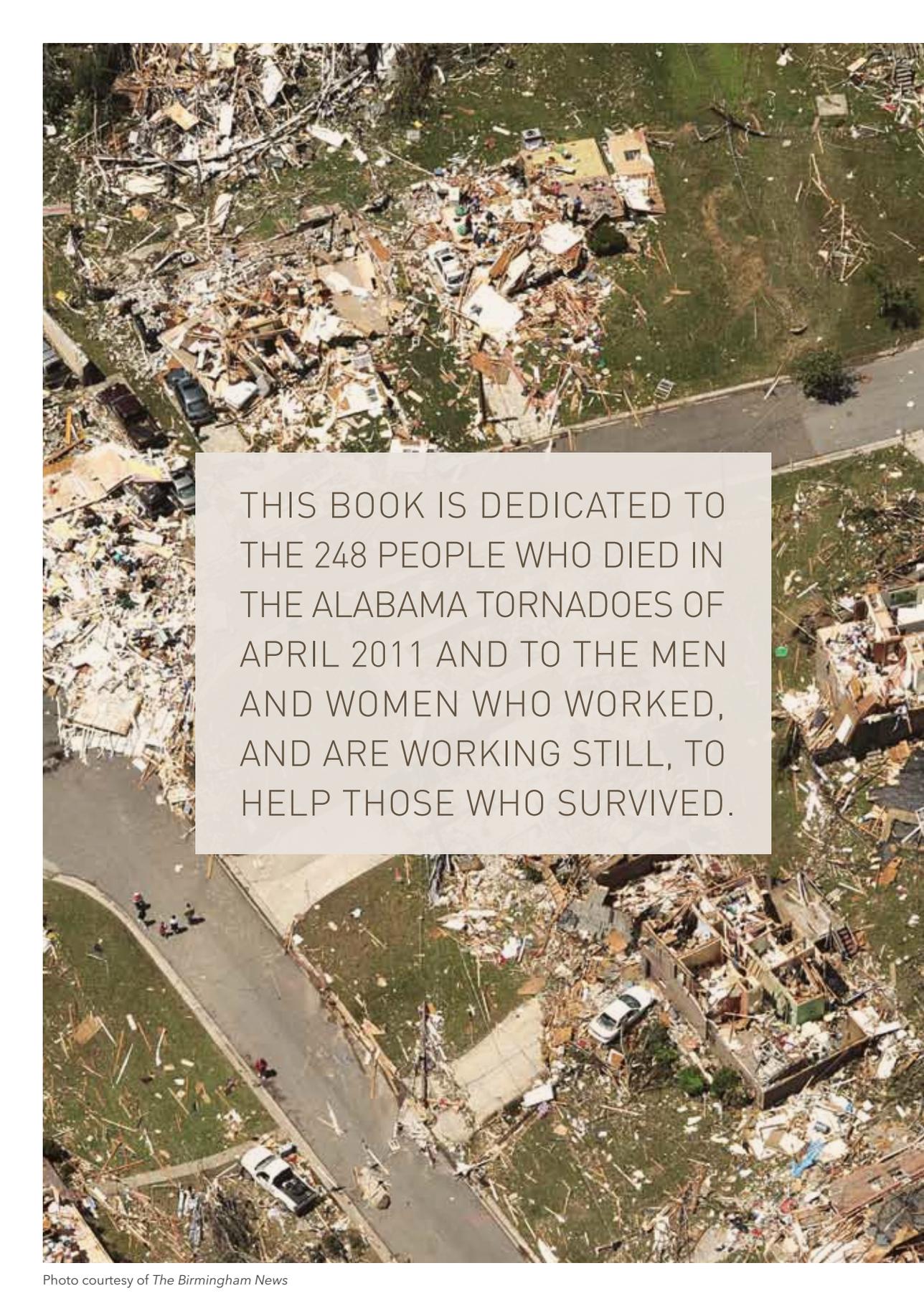


creating
ORDER
from chaos

ROLES FOR PHILANTHROPY IN DISASTER PLANNING AND RESPONSE

An aerial photograph showing the aftermath of a tornado. The scene is filled with a chaotic landscape of debris, including twisted metal, splintered wood, and destroyed buildings. A road winds through the wreckage, with a few people and vehicles visible. The overall tone is somber and highlights the scale of the destruction.

THIS BOOK IS DEDICATED TO
THE 248 PEOPLE WHO DIED IN
THE ALABAMA TORNADOES OF
APRIL 2011 AND TO THE MEN
AND WOMEN WHO WORKED,
AND ARE WORKING STILL, TO
HELP THOSE WHO SURVIVED.

ROLES FOR PHILANTHROPY IN DISASTER PLANNING AND RESPONSE

TABLE OF CONTENTS

To Organized Philanthropy	02	■
Introduction	04	■
Framework	09	■
TAB 1: PLANNING & PREPARATION	10	■
The Sequence of Disaster Response	16	■
TAB 2: FIRST RESPONSE	18	■
TAB 3: RECOVERY & REBUILDING	24	■
TAB 4: ROLES & RESOURCES	34	■

To Organized Philanthropy

For decades, the Jessie Ball duPont Fund has responded to the needs of communities and nonprofit organizations beset by disasters, human and natural alike.

We have generously supported nonprofit organizations that provide relief for individuals and families affected by disasters and to organizations damaged by natural disasters, such as fires, earthquakes, tornadoes and hurricanes, and by human acts of terrorism.

As private funders know, distinct grantmaking stages follow all disasters – relief, recovery and rebuilding. Traditionally, the Jessie Ball duPont Fund has limited its disaster grantmaking to the relief stage, supporting those who provide immediate relief to people in need. Quite frankly, we did not have experience with recovery and rebuilding. Until the terrifying and deadly outbreak of tornadoes ripped across Alabama in April 2011, I am not convinced that we would have ventured outside our comfort zone. The intensity and magnitude of this rash of tornadoes demanded that we begin to learn what we could, in

short order, and that we provide not only financial help but emotional support to our friends and colleagues in a sister state and in a region increasingly vulnerable to the worst that Mother Nature has in store for us.

Through the weeks and months that we worked beside our colleagues in Alabama, we learned that we did not know enough about how the public and private systems work, about where, when and how they intersect, or about organized philanthropy's proper role. Relief systems – public and private – are complex; navigating them is difficult; communicating accurate information well, especially controlling the rumor mill, is essential.

Add to that the limited resources that are available, particularly in more rural areas, and the task of recovery and rebuilding can be overwhelming.

During the past year, we learned a great deal about organized



philanthropy's proper role following a disaster. No doubt, we must be prepared to fund immediate relief. But that stage ends quickly. To help individuals and communities raise the capital they will need to recover and rebuild, we must be communicators of accurate information, for individuals, for the media, for mayors, church and civic leaders. If communities have not built the necessary infrastructure for receiving public and private capital designed to rebuild a community – housing is among the greatest needs – philanthropy must lead the effort to build that infrastructure. If communities have this infrastructure, philanthropy must coalesce around communicating with state and federal legislatures to move capital quickly to communities.

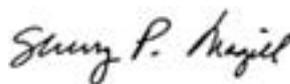
As I reflect on the work of our Alabama colleagues, I wonder what will be demanded of the Jessie Ball duPont Fund when and if a disaster devastates 20 percent of Jacksonville, as the F5 tornado devastated 20 percent of Tuscaloosa. And will we be ready?

To help us, and, I hope, to provide some thoughts for your own reflection on the leadership challenges that will come your way, we offer this guidebook.

We are indebted to our national philanthropic colleagues who assisted our work in Alabama, especially Ann Cramer, Debra Jacobs, Jim King, Ines Pearce, Andrew Schulz, Miriam Shark and Gayle Williams.

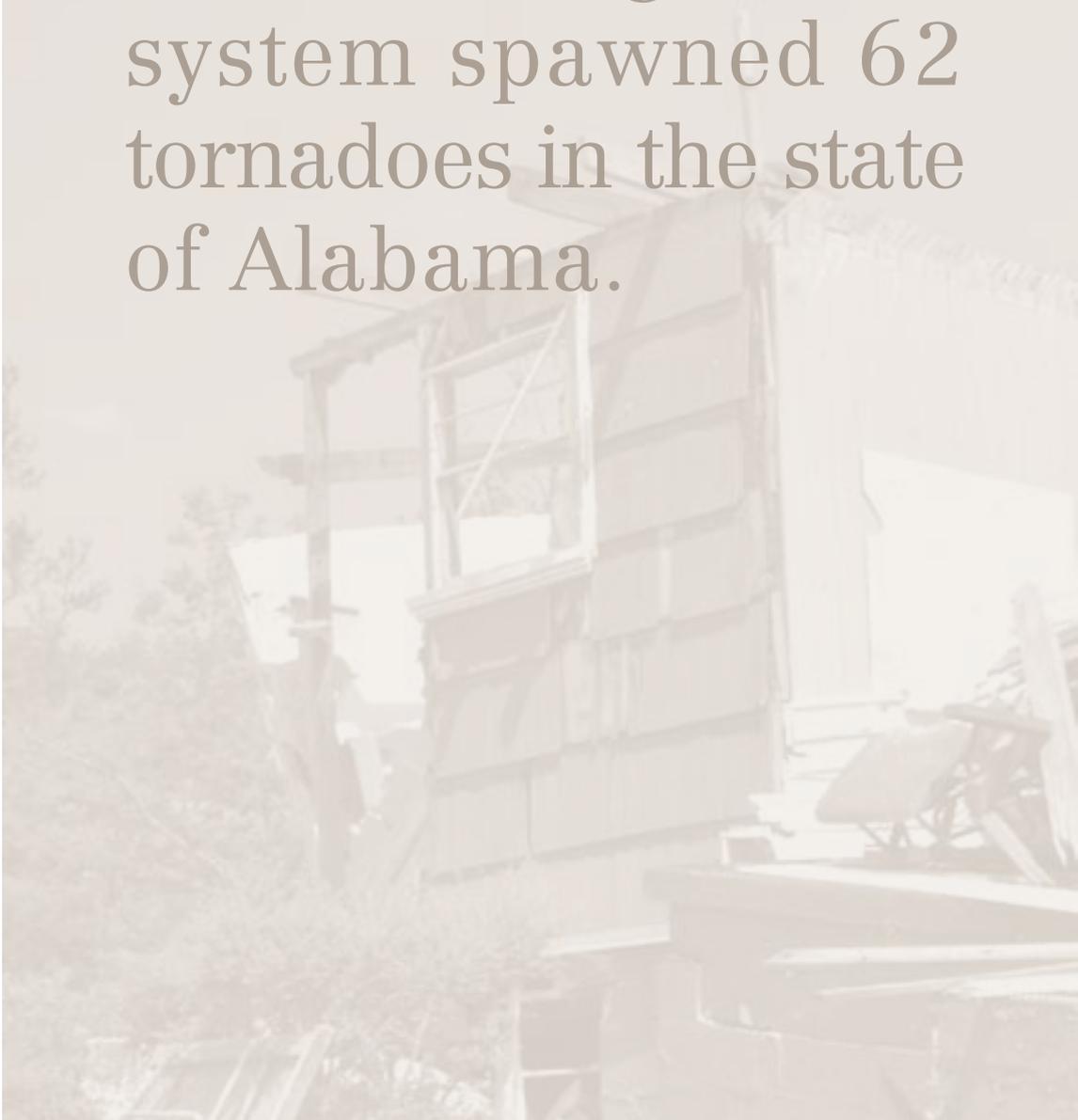
We are particularly grateful to, and in deep admiration of, our philanthropic colleagues in Alabama who, for a year now, have worked to help their communities and their neighbors recover, even as the 2012 tornado season has begun.

Sherry Magill



President
Jessie Ball duPont Fund

On a single day in late April 2011, a record-setting storm system spawned 62 tornadoes in the state of Alabama.



INTRODUCTION

The storm covered a path 1,206 miles long and 20 miles wide. Cities and rural areas alike received direct hits, 23,553 homes were damaged or destroyed and 248 people died ⁽¹⁾. By the end of that day the state was left with \$1.1 billion in property damage and 10 million cubic yards of debris

In an area already dealing with high rates of urban poverty, the collapse of traditional rural economies, some of the nation's most medically underserved counties and low rates of educational achievement, the damage from the tornadoes was devastating.

In the wake of the storms, elected and appointed officials responsible for public safety went into crisis mode. Available police officers, firefighters, emergency medical personnel, public works representatives and environmental and public health responders began rescue operations and safety assessments. President Obama moved quickly at the request of Alabama Governor Robert Bentley to declare that the 35 impacted counties constituted a major disaster area, thus authorizing the deployment of the federal first responders who are under the direction of the Department of Homeland Security and making federal assistance programs available to the state. The American Red Cross and The Salvation Army's disaster

response units arrived on site, and people across the nation began making donations to the relief efforts using cell phones and website links.

With government units and volunteer organizations trained to provide assistance in the event of a disaster present and functioning, local and regional charitable foundations began to consider the roles that they were to play in the immediate and long-term recovery.

When the storms struck Alabama, Eula Tatman, the vice president of the Community Foundation of Northeast Alabama, had spent just one year working with the people and organizations in her newly expanded, nine-county rural area. Paul Kennedy, by contrast, had strong connections with the people of Walker County in northwestern Alabama, where he served as president of the Walker Area Community Foundation. He knew the members of his county's volunteer disaster response team by name.

(1) According to the Alabama Tornado Recovery Action Council.

Jera Stribling, executive director of the Joseph S. Bruno Charitable Foundation in Birmingham, had deep roots in Alabama philanthropy and served as executive director of Alabama Giving, a coalition of Alabama-based funders. Kate Nielsen, president of the Community Foundation of Greater Birmingham, had similar connections and the added benefit of having been on the front lines of philanthropy during previous disasters in Alabama.

Sherry Magill, president of the Florida-based Jessie Ball duPont Fund, had a particular interest in this disaster: she grew up in Alabama, lived in Tuscaloosa for a number of years and had been visiting her mother in Prattville when the storms hit.

From their diverse vantage points, these philanthropic leaders, along with others in the region, were cast into an historic moment. How would they respond? National media and nonprofits immediately began to promote ways for people throughout the nation to make contributions to support the victims of the disaster. But what was the best course of action for charitable foundations?

“Because of the unique institutional structure of foundations, they can serve in several roles—partner, convener and funder—and provide critical and timely investments in money, expertise, and human capital.”^[2] That lesson, articulated anew in the aftermath of hurricanes Katrina and Rita, also guided the decisions of the Alabama funders.

After an initial flurry of telephone calls, the funders transitioned to a weekly conference call that included private, corporate and community foundation leaders from across Alabama. The practice continued for three months, supported by the Jessie Ball duPont Fund and the Southeastern Council of Foundations, and convened by Stribling. Through these conversations, the funders found themselves learning about and sorting through the morass of issues that befall communities hit by disaster.

Across the state and region, philanthropic responses varied. Some funders contributed to and coordinated contributions to early relief efforts in the period immediately following the disaster. Others, however, waited out the first rush of donations in order to discern where the gaps in funding were evident and where there were opportunities to cooperate with other organizations, increasing the likelihood for long-term community impact.

[2] Foundation for the MidSouth “Where Hope and History Rhyme,” as quoted in *The Role of Philanthropy in the Gulf South, Resilience and Opportunity: Lessons from the U.S. Gulf Coast after Katrina and Rita*, edited by Liu, Anglin, Mizelle and Plyer, Brookings Institution Press, 2011, p. 263.

Local foundations knew that they would continue to play important roles in disaster-affected communities. By facilitating wise choices and building funding structures and collaborative relationships that would withstand the urgency of demands, they could promote sustainable recovery long after public attention had shifted to other crises.

For many of the funders, understanding how the relief and recovery process unfolds provided a framework for determining the preferred moment at which they might lend expertise, convene collaborators and make investments. Toward that end, this booklet describes the stages of disaster planning, response and recovery, and recounts the ways in which Alabama funders, large and small, were inspired to forge investment strategies for the sake of their state.

No one tragedy is identical to any other, but all disasters present opportunities for funders to be more thoughtful, cooperative and strategic in their work. Surely money is important, but the web of relationships and the offering of expertise that philanthropy can bring to bear in a disaster are equally important. These experiences from Alabama are offered in hopes that the steep learning curve that faced leaders in this crisis will be lessened for those responding to disasters sure to come.

COLLABORATING FOR ALABAMA

The following grantmakers were among those who participated in regular conference calls around response to the Alabama tornadoes:

- Alabama Civil Justice Foundation
- Alabama Giving
- Black Belt Community Foundation
- Blue Cross Blue Shield of Alabama
- Central Alabama Community Foundation
- Community Foundation of Greater Birmingham
- Community Foundation of Huntsville Madison County
- Community Foundation of Northeast Alabama
- Community Foundation of West Alabama
- Daniel Foundation
- Foundation for the Mid-South
- Jessie Ball duPont Fund
- Joseph S. Bruno Charitable Foundation
- Mary Reynolds Babcock Foundation
- Patterson Foundation
- Regions Bank Foundation
- Walker Area Community Foundation



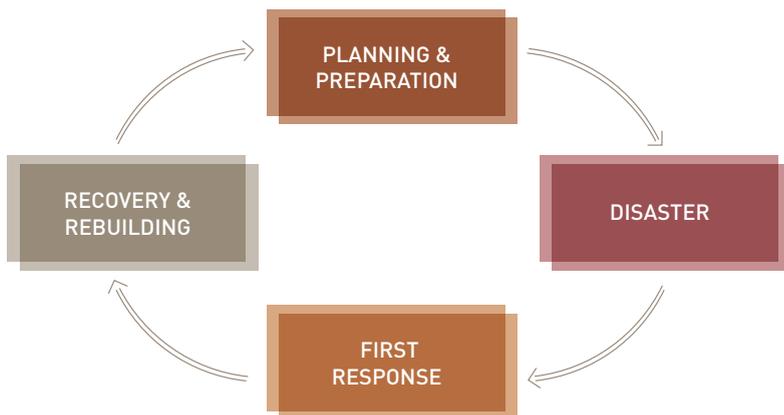
A FRAMEWORK FOR DISASTER PLANNING & RESPONSE

Helping those struck by disaster involves more than knowing what to do; one also must know when and where to act, and with whom. Each disaster is unique. But generally, disaster response unfolds with a fairly predictable sequence of events. This allows funders to organize their thinking around the three fundamental stages of disasters:

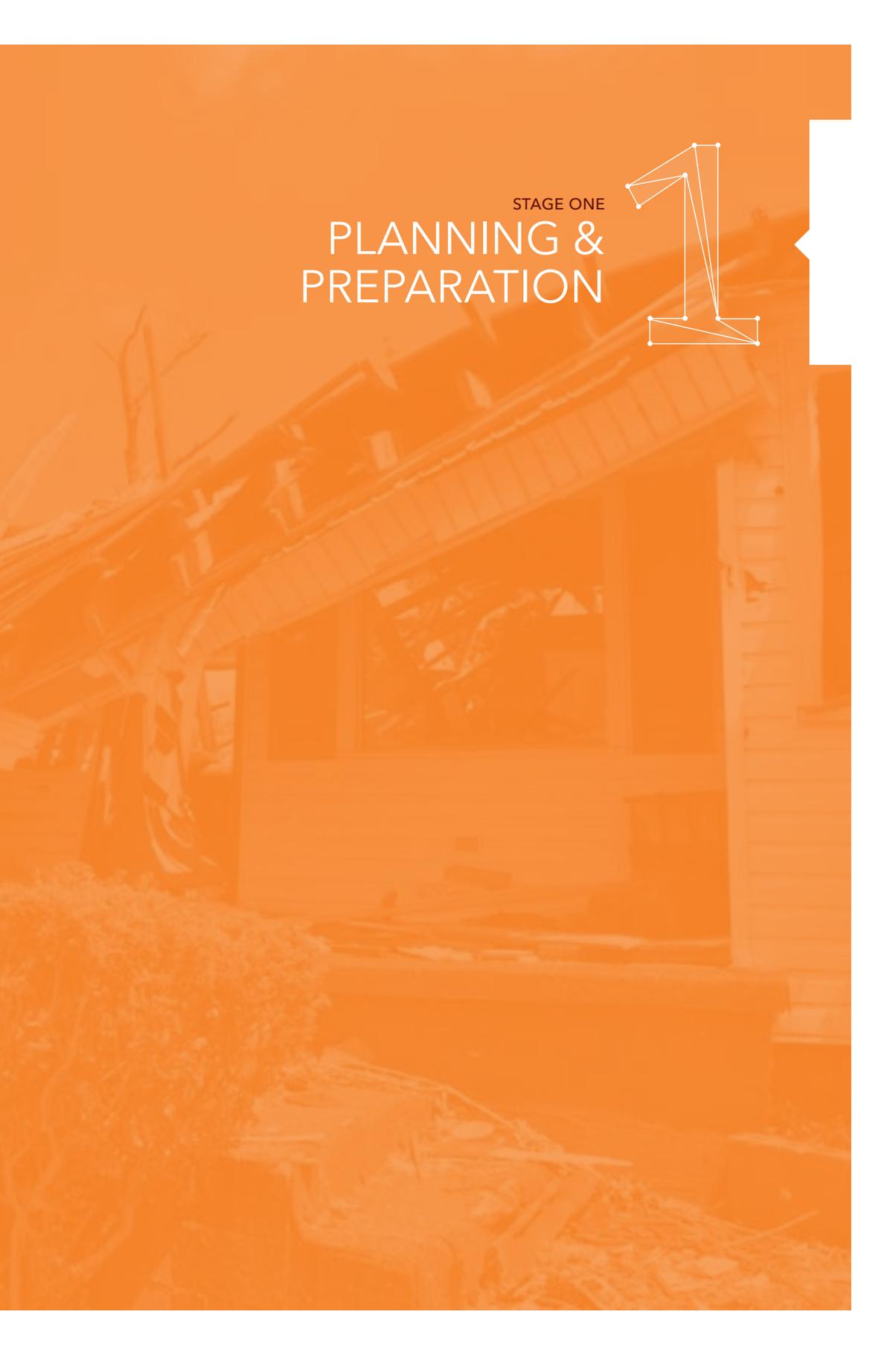
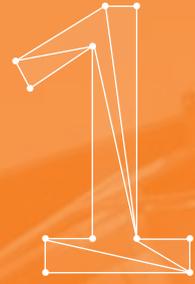
- 1) Planning & Preparation
- 2) First Response
- 3) Recovery & Rebuilding

At each stage there are specific challenges for communities and opportunities for philanthropy. On the following pages, we describe significant events that are typical in each stage, and suggest ways in which charitable foundations might play a role during that window.

By understanding the process, the challenges and the opportunities, we hope foundations will be better able to determine their role and identify their point of entry should disaster come their way.



STAGE ONE
PLANNING &
PREPARATION



A comprehensive disaster planning tool for individuals, families and communities can be found at www.ready.gov/are-you-ready-guide

DID YOU KNOW?

10
11

STAGE ONE

PLANNING & PREPARATION

The tornadoes that ripped through Alabama in April 2011 were swift and deadly, but they were not unexpected. Between 2001 and 2010, Alabama averaged 59 tornadoes every year, according to the National Weather Service.

In fact, in January 2012, tornadoes again struck the state, killing two people in Jefferson County.

When a disaster is not on the immediate horizon, however, or has faded from memory, it is easy to overlook the preparations that organizations and communities can make to mitigate loss of life and property and facilitate effective disaster response.

Charitable foundations, especially those located in areas subject to repeated disasters, such as tornadoes, flooding or earthquakes, will benefit from having their own disaster readiness plans in place, with thorough regular review and rehearsal of these plans.

In Alabama, the offices of the American Red Cross in Tuscaloosa were destroyed, leaving the community with limited resources after the storm. This highlights the importance of critical agencies having plans in place that will enable them to continue operations should their offices become inaccessible or unusable.

And their communities will benefit if foundations emphasize the importance of disaster preparedness and provide appropriate assistance in that effort.

PREPARING YOUR ORGANIZATION

Leaders in Alabama were quick to identify guidelines that would serve their organizations in preparing for future crises. Funders should consider asking themselves – and the agencies they fund – the following questions:

- ✓ Does your organization have more than one method for storing and retrieving documents that are critical to your operations? Are there duplicate hard copies or electronic backups that would be available to you were your workplace to be damaged, destroyed or inaccessible?
- ✓ Does your organization have a regular practice of updating emergency contacts for staff members and reviewing insurance policies each year? Is this information, like other critical documents, accessible in alternative formats?
- ✓ Has your organization considered the possibility that a disaster might necessitate the temporary or permanent relocation of office space? Is there potential for cooperation with other funders or nonprofit organizations that might also be displaced? Is it possible to anticipate several sites for relocation, dependent upon the extent of damage and availability of alternative sites?
- ✓ If you are a public charity, has your organization developed a plan to implement quickly online giving mechanisms in the event of a disaster?
- ✓ Does your organization have the flexibility to make grant awards at any time? If not, have you considered crafting policies and procedures to enable off-cycle grantmaking during times of emergency?

PREPARING YOUR COMMUNITY

Funders in Alabama learned they could undergird the disaster readiness of communities and grantees in numerous ways. For example, providing leadership training and community asset inventories, particularly in rural areas where elected leadership and governance may be absent or informal, can be a great benefit.

Specific questions for grantmakers to consider as they evaluate community disaster preparedness include:

✓ Does your foundation promote, contribute to and participate in community-wide disaster and evacuation drills?

✓ Has your organization considered requiring grantees to demonstrate their own disaster readiness by presenting emergency plans as a condition of funding? What signals do you send that grantee responsibilities for disaster preparation exist both before and after a disaster event?

✓ Is there a role for your organization in advocating in advance for the needs of vulnerable citizens during an evacuation? Can you use your networks to help identify support for these groups – those without access to transportation, the ill, the elderly or the disabled?

✓ Does your organization encourage counties in your state, including those where no funders are present, to have a VOAD team in place? (See Voluntary Organizations Active in Disaster, Page 19.) Does your organization assist in marshaling local representatives for a VOAD team, providing training and publicizing who they are through your communication networks?

Prior to April 2011, funders in Alabama were virtually unaware of VOAD – what it was, what it did and how it figured in disaster response.

DID YOU KNOW?



Do your elected officials at all levels of government know you? Have you nurtured those relationships so as to be able to seek their assistance, advocate on behalf of shared constituents and use their communication networks (e.g., door-to-door canvassing) at all stages of a disaster?



Is there a foundation representative who will work with legislators to address laws and waivers that might inhibit or ease recovery efforts and, when the bulldozers are gone, serve as a conveyor of feedback on what worked and what didn't?



Is your organization using every communication vehicle necessary to make sure that local leaders (especially within faith-based organizations), service providers and persons with concrete assets to deploy in an emergency are knowledgeable about community disaster plans and ready to take up their specific work?



Does your organization understand the process of disaster response so that it may position itself to be of greatest use to the community? For example, knowing that protocol requires appointment of a Long-Term Recovery Committee post-disaster might suggest your organization work to ensure it has a representative on that committee.

OPPORTUNITIES FOR FUNDING AND SUPPORT

Consider funding projects that help to set the stage for FEMA and other first responders to maximize their relief efforts and prepare local communities to move quickly toward recovery. For example:

Leadership Development

The demands on local leaders in the event of a disaster are significant and come swiftly. In rural, isolated and poorer areas the leaders who will suddenly be responsible for signing off on documents critical to assessment and funding may be volunteer mayors or part-time county commissioners. Supporting leadership development training, particularly in more rural areas, can help prepare individuals for the roles they will be asked to assume when disaster strikes, throughout the recovery period and beyond.

In addition to disaster preparedness training, funders might provide training in data collection and interpretation, community organizing techniques, building connections with local nonprofit and business leaders, obtaining counsel to address legal questions and demonstrating how to work in larger collaborative structures. These can increase the capacity of civic leaders to respond well in crises.

Communications Equipment

When cell phones are not functioning and landlines are downed in a disaster, prepositioned alternative communications equipment may mitigate loss of property and lives. Particularly in areas prone to extreme weather, the distribution of weather radios and the support of certified ham radio operators may assist in both preparation and first response.

Consider supporting efforts by the Red Cross and other first responders to acquire and maintain emergency communications equipment and train operators.

Communications Networks

Human communications networks can be just as important as communications equipment in times of disaster. Knowing whom to reach and how to reach him or her can facilitate effective response.

Consider developing and/or supporting development of mechanisms to share names and contact information among

One Alabama funder had a list of first responders and their contact information, but had difficulty reaching them. The list included home telephone numbers, and the responders were out in the field. Lists should include multiple contact data for each person.

DID YOU KNOW?

first responders and other critical volunteers in advance of disaster. Be sure to include alternative contact information, such as where volunteers work and live.

Mapping Resources

Knowing where resources are physically located and how to access them can be crucial.

Consider supporting development of an asset map showing weather-sensitive shelter sites, warehouses for material storage and pre-positioned or identified locations of supplies such as generators and portable toilets.

Hazard Mitigation

Sometimes, taking action today can prevent or abate property damage in the future. Previous disasters have taught the importance of strong building codes or environmental protections such as dunes and wetlands.

Consider funding for environmental protection such as wetlands restoration, development of underground shelters, support for environmentally sensitive building practices and advocacy for zoning and code reforms. These all can contribute to increased safety in the event of a disaster.

Public Education

Educating the public about the importance of disaster readiness is key to effective preparedness.

Consider support for public service announcements and other campaigns through a variety of media and in multiple venues to remind communities of the importance of preparation for disaster. These communication efforts can enhance the messaging and expand the

In Walker County, Paul Kennedy discovered that it is important to know not only where emergency equipment is located, but how to open the gates to access it, and how to get the fuel that may be needed to power it. When there is no electricity, traditional fuel pumps don't work. Find out who has gravity-fed fuel pumps, and make plans in advance to have access to them.

audiences for the Department of Homeland Security agencies' routine publicity of precautions for individuals and communities.

When Disaster Strikes

+ FIRST RESPONSE

RECOVERY + REBUILDING

THE SEQUENCE OF DISASTER RESPONSE

One of the most important aspects of planning and preparation is learning what to expect. In every disaster, the official response follows a predictable sequence of events. Understanding that sequence – and what occurs during each phase – can help funders anticipate community needs and determine where they best might be of help.

THE SEQUENCE:

DISASTER STRIKES

FIRST RESPONSE

RECOVERY & REBUILDING

1: Rescue + Assessment

Local and state first responders conduct RESCUE AND ASSESSMENT operations. As needed, shelters are opened, immediate food and clothing programs are put in operation, and medical care and treatment is provided.

2: Damage Assessment Reports

The governor forwards initial DAMAGE ASSESSMENT REPORTS to the President and requests a disaster declaration.

3: Federal Disaster Declaration

The President makes a FEDERAL DISASTER DECLARATION. The date that this occurs is important in that it starts the clock ticking toward the deadline for filing claims.

4: Federal Emergency Management Agency

The disaster declaration triggers the FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA), which deploys the national resources of the American Red Cross and the Salvation Army. (Local resources may already be operational.)

5: Emergency Operations Centers

FEMA sets up EMERGENCY OPERATIONS CENTERS in affected areas. These centers serve as the primary point of information and directions for first responders.

6: Local VOAD Teams

NVOAD (See Page 19) activates LOCAL VOAD TEAMS, which coordinate the work of volunteer organizations that are a part of the NVOAD network, such as the American Red Cross, Salvation Army, United Way Worldwide and others.

7: Disaster Recovery Centers

DISASTER RECOVERY CENTERS (DRCs) are established by FEMA as clearing houses for individuals and small businesses in need of assistance.

8: Detailed Damage Assessments

Individuals, businesses and communities begin the DETAILED DAMAGE ASSESSMENTS needed to file FEMA and insurance claims.

9: Claims Registration

CLAIMS REGISTRATION begins for individuals and businesses. The deadline for registering for claims is 8 weeks from the date of the disaster declaration.

10: FEMA Disaster Managers

FEMA DISASTER MANAGERS are placed in communities for 90 days. Disaster Managers work with VOAD Teams and those working on long-term recovery to make sure that federal programs are working properly, resources are being accessed and claims are being processed.

11: Long-Term Recovery Committees

LONG-TERM RECOVERY COMMITTEES work to address lingering unmet needs of individuals and families, and work with FEMA's Long-Term Recovery Cadres to design rebuilding plans.

STAGE TWO
FIRST
RESPONSE



STAGE TWO

FIRST RESPONSE

Disaster response in the United States is a carefully orchestrated process. Law defines what is and is not a disaster, and state and federal laws include in the definition of disaster both natural and human-caused events – the hurricane and the terrorist attack.

The flow of information goes from the local to the national. First responders are always local – the responsible emergency personnel in the area. Damage assessments are forwarded from the locality to the governor and then to the President, with federal assistance being supplemental to that of the local and state governments. Thus, not all disasters are declared as federal emergencies, and not all federal programs are activated in every declared disaster. Some declarations will provide only individual assistance or only public assistance, although hazard mitigation efforts may be offered in most instances.

KNOWING THE PLAYERS

To effectively support disaster response in your community, you must know who the players are. A core group of actors and organizations are key to disaster response in the United States. Among the people and organizations you should know:

Local First Responders

What entities in your community serve as the primary first responders – the folks who are at work before the federal disaster declaration is made? Metropolitan areas likely have a designated emergency response team with well-defined protocols. Rural counties may rely more on volunteers, faith-based groups and others. Do your homework and learn what the system is in your community.

National First Response Organizations

American Red Cross and Salvation Army are probably the most widely known national emergency response organizations, with chapters all across the nation. But not every community has a locally based chapter or affiliate. Some communities may be served by a Red Cross chapter that is located several counties away, for example. Again, do your homework. What national first-response organizations serve your community, where are they located and how can you contact them?

Federal Emergency Management Agency (FEMA)

FEMA is an agency of the U.S. Department of Homeland Security. Across the country, 7,474 FEMA employees work to support first responders to prepare for, protect against, respond to, recover from and mitigate all hazards. FEMA employees work at FEMA Headquarters in Washington, D.C., the 10 regional FEMA offices (Seattle, Oakland, Denver, Kansas City, Chicago, Boston, New York, Philadelphia, Atlanta and Denton, Texas), the National Emergency Training Center in Maryland, the Center for Domestic Preparedness/Noble Training Center in Alabama, and other locations to support the larger emergency management team, which includes state, tribal and local officials, the private sector, nonprofits and faith-based groups, and the general public.

Typically, there is no permanent FEMA contact assigned to a community in non-disaster times. To learn more, visit www.fema.gov.

Voluntary Organizations Active In Disaster (VOAD)

This is a national network of voluntary organizations (primarily direct-service nonprofits and faith-based organizations) that work to provide aid in response to disaster. These organizations are coordinated nationally and are the primary point of contact for FEMA in working with volunteers in the National Response Coordination Center (at FEMA headquarters).

National VOAD – NVOAD – is a leader and voice for the organizations whose volunteers work in all phases of disaster – preparedness, response, relief, recovery and mitigation. It is the forum where organizations share knowledge and resources to help disaster survivors and their communities.

In addition, each state has a VOAD coordinator and most counties and municipalities have local VOAD teams whose members work alongside municipal, state and federal responders and long-term recovery cadres to develop recovery and rebuilding plans. VOAD teams are made up of people in your community or region who are poised to respond in event of disaster.

Visit www.nvoad.org to learn more and to find out who the VOAD coordinator is for your state. NVOAD has more than four dozen member organizations, many of them faith-based, such as the Mennonite Disaster Service and Catholic Charities USA. Among those more widely known are:

Christian Reformed World Relief Committee (CRWRC), whose North American Disaster Response volunteers are known as the “**Green Shirts**” and provide door-to-door damage assessments in communities hit by disaster.

United Methodist Committee On Relief (UMCOR), which is recognized for its training program preparing certified case managers.

UNDERSTANDING THE PROCESS

The path to federal emergency declaration begins at the local area, with preliminary damage assessments that are forwarded to state officials. The governor must forward this information to the President and ask for federal disaster declaration.

The Presidential declaration is critical not only for the release of federal assistance, but also because with the declaration, the clock starts ticking toward specific deadlines for requesting assistance. An early declaration is good in that federal assistance comes quickly, but it also can be a challenge in that it compresses the window for filing for assistance. In rural areas, with limited communications systems and infrastructure, this may pose challenges for residents needing assistance.

Once the President declares a state of emergency, FEMA and NVOAD mobilize the designated VOAD teams in each affected county and establish an Emergency Operations Center as the primary point of direction and information.

The American Red Cross and Salvation Army, along with local emergency services, begin rescue operations and open shelters, feeding stations and counseling services. Work done during Stage 1 – Planning & Preparation

In Alabama, during the First Response phase, the Southeastern Council of Foundations regularly posted resource information and damage assessment reports on its website. This regular communication allowed funders and others to share reports on conditions across the state and understand the emerging needs.

DID YOU KNOW?

provides the services and supplies that these first responders may need to shelter and support victims, and to support the care and feeding of the first responders themselves as they return from the field of operations.

RESPONDING TO EXPECTATIONS

It is during the first response stage that desire to help often is greatest – among individual donors as well as funders.

Community foundations and similar funding entities face particular challenges, in that their donors often look to them for guidance on how to deploy contributions. These funders should consider whether it is in their best interest, and the community's, to have immediate relief funds come into the foundation and then be granted out to address community needs, or whether donors should be encouraged to contribute directly to the most appropriate nonprofit organization. The answer will vary, depending on community infrastructure and the role the foundation is equipped to play.

If circumstances warrant establishment of a separate “disaster response fund,” numerous questions arise about oversight of and grantmaking by that fund. The Community Foundation of the National Capital Region offers lessons from its experiences with The Survivor's Fund, established after the attacks of September 11, 2001. (See Resources)

All funders must be prepared to respond to and manage expectations. The desire to respond immediately to what are genuine urgent needs will be difficult to resist. It is important to remember that money comes in early following a disaster; the flow will eventually slow and cease. Funders would be wise to determine the unduplicated value that can be brought to bear on the complex needs created by a disaster, and communicate clearly about what decisions are being made.

OPPORTUNITIES FOR FUNDING AND SUPPORT

The primary and most valuable asset that philanthropic leaders bring to the First Response Stage is their deep knowledge of the communities they serve, that rich network of personal and communal relationships that sustain effective grantmaking. Kate Nielsen of the Community Foundation of Greater Birmingham calls it “being a bearer of knowledge, a contribution beyond dollars.”

In fact, before dollars are needed, people are needed. At a time of disaster, the familiarity that funders bring can be employed to serve federal agencies, the media, service providers, nonprofits, governmental officials and victims of the

Communications

The Southeastern Council of Foundations played a critical role in the aftermath of the Alabama tornadoes by using its website as a place to share information. Similarly, the Jessie Ball duPont Fund used its resources to help communication efforts among funders, supporting conference calls and providing staff assistance.

Consider playing the role of convener (whether in person or electronically) or coordinator for other funders, providing some of the initial infrastructure needed to ensure sharing of accurate information and coordination of efforts.

Legal Consultation

Legal consultation is a critical issue that surfaces immediately following a disaster and most legal issues are time sensitive. For example, in Alabama, a renter must notify the landlord within 14 days of the

disaster declaration that property is uninhabitable in order to break the lease without penalty.

Many people lack access to records, or find their records have been destroyed. Families may have custodial issues that present complications. These problems and others begin immediately and require legal expertise for the duration of the recovery process. The number of clients and the extent of their needs can quickly surpass the capacity of local legal services and pro bono bar association support persons.

Consider funding legal assistance through legal aid associations, universities and law schools and bar associations. Legal assistance can come in a variety of forms – paralegals, law students, attorneys –and the infusion of resources to recruit and support additional legal counsel will propel the recovery process forward.

Jimmy Frye with Alabama Legal Services crafted an accessible document that quickly aided survivors and those lending counsel. When the document was forwarded to funders in Joplin, Missouri, following the tornado there, they reported that knowing to support legal advisors and the use of this document accelerated that community's recovery by two weeks. [See Resources.]

DID YOU KNOW?



Photo courtesy of *The Birmingham News*



STAGE THREE
RECOVERY &
REBUILDING



In Alabama, some individuals opted not to file for assistance because the form was a small business loan application form and they did not want to apply for a loan. In fact, that loan form is used both for applications for business loans and for grants to individuals.

DID YOU KNOW?

STAGE THREE

RECOVERY & REBUILDING

Once the immediate concerns of individual safety have been addressed, a community's focus turns to recovery. And part of that recovery is rebuilding.

Federal support and assistance is critical during this period, but it is equally important that local leadership is engaged. Once again, the local knowledge and networks of funders can be vitally important in building and nurturing the relationships and connections that are needed to help recovery and rebuilding efforts function smoothly.

UNDERSTANDING THE PROCESS

Within a few days of a disaster, FEMA establishes Disaster Recovery Centers (DRCs) as clearing houses for individual and business assistance, including registration for grants and loans. These Centers may also provide other services, such as food and clothing, housing assistance and shelter.

The Red Cross produces daily city-by-city/county-by-county initial damage assessment maps showing the location of Disaster Recovery Centers. These maps are available online, generally through a local Red Cross website, and at the Centers.

Once again, however, residents in rural areas may be at a disadvantage. They may not have computer access and may not be aware of the existence of, or location of, Disaster Recovery Centers. This may pose problems as they seek assistance.

FEMA applications for assistance must be registered within eight weeks of the presidential disaster declaration. Note the nomenclature: Initially, individuals and businesses "register" for assistance, which gets the claimant in the system; detailed claims are filed later.

Those seeking to register for assistance must have their Social Security number and/or Employer Identification Number (EIN) and general information such as address. They may also be required to complete online questionnaires to determine the types of aid for which they are eligible.

It is crucial that as many qualified applicants as possible register for assistance, as the amount of money reserved to be granted by the federal programs to each disaster area is determined by the number of applications and the amounts requested.

Registration for FEMA assistance can be accomplished online, via telephone or in person at Disaster Recovery Centers.

It is important to know that businesses seeking disaster loans and individuals seeking disaster grants use the same form – a small business loan application form.

Claim information is compiled into a coordinated assistance network (CAN) electronically, which eliminates the need to file multiple claims for different types of assistance and gives all governmental assistance programs access to the same claims information.

To learn about the types of assistance provided by FEMA, see Resources.

Disaster victims can complete an online questionnaire to determine what programs an individual or business may be eligible to apply for prior to registering for assistance. The questionnaire can be found at www.disasterassistance.gov/questionnaire. Once an individual registers online for assistance through any of the programs offered, a case number will be generated for them, and this, like all other documentation related to the disaster, should be retained by the registrant.

FEMA has contracted with numerous organizations to deploy assessors and case managers to verify the extent of the damage and the type of assistance to be offered through the federal aid programs. This is a necessary step in the claims process. All claims information is entered online, using the assigned case number. As with all other stages of the recovery process, the response time on a claim varies dependent on the number of claimants and the type and extent of the damage.

Claimants may receive an initial denial for aid if there is an expectation that private insurance will cover some portion of the assessed damage. Claimants may also appeal FEMA assessments, and legal assistance and/or independent damage assessments may be helpful in supporting an appeal.

LOOKING TOWARD REBUILDING

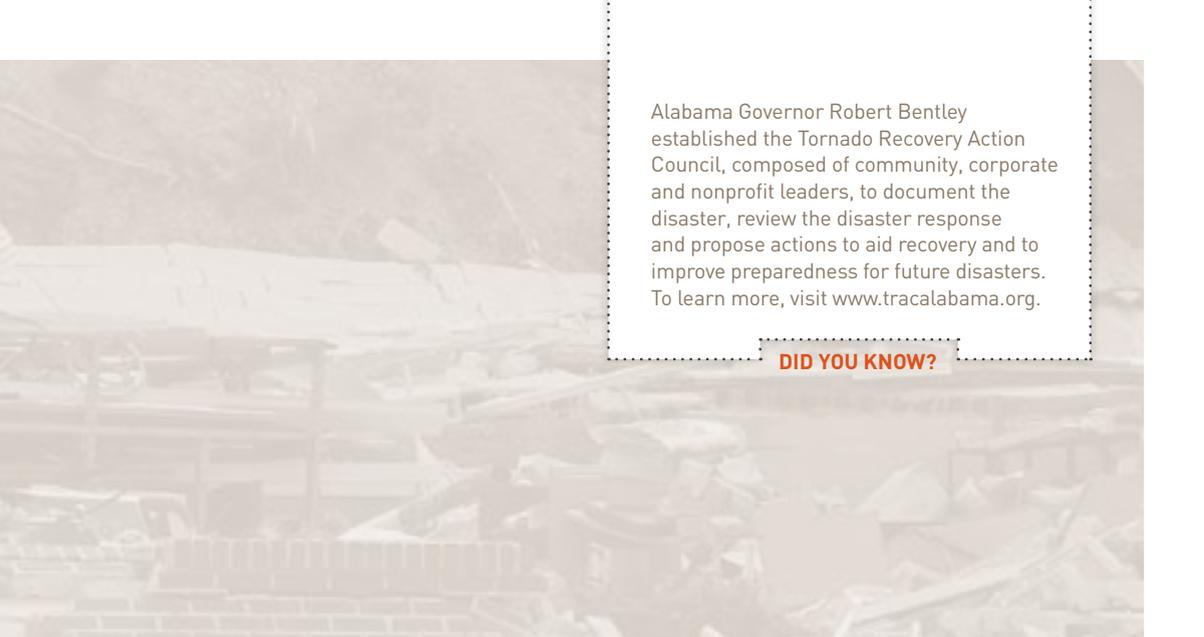
Short-term recovery and long-term rebuilding activities may overlap, but the rebuilding work benefits from the attention of those who are focused on the longer time frame.

The vehicle for this focus is the Long-Term Recovery Committee – a group of local leaders who work alongside FEMA personnel to develop five-to-seven-year plans for the recovery and rebuilding of communities affected by disaster.

Long-Term Recovery Committees are formed in each county named in the federal declaration. The committee members may be determined by local elected or appointed leaders or by state officials, dependent upon the scope and scale of the disaster. Discussions about committee membership begin early in a disaster, but members usually are not appointed until this stage of the recovery.

Although there will be statewide coordination of many relief efforts, Long-Term Recovery Committees are considered to be the primary communicators of the needs of the county, and spearhead the design of rebuilding efforts.

Counties that have a Long-Term Recovery Committee are assigned a Disaster Manager by FEMA. While the Disaster Manager position is in place for 90 days, it is likely that more than one individual will serve as the Disaster Manager in a community during that time.



Alabama Governor Robert Bentley established the Tornado Recovery Action Council, composed of community, corporate and nonprofit leaders, to document the disaster, review the disaster response and propose actions to aid recovery and to improve preparedness for future disasters. To learn more, visit www.tracalabama.org.

DID YOU KNOW?

FEMA also provides Long-Term Recovery Cadres in each locality. These cadres, which may be in place for anywhere from 90 days to six months, consist of individuals who provide technical assistance for the Long-Term Recovery Committee as the committee develops its recovery plan with federal agency leadership or partnership.

The cadres address six areas of need:

- Housing
- Infrastructure
- Natural and Cultural Resources
- Health and Social Services
- Economic Development
- Community Planning

A WORD ABOUT HOUSING

Is there a more important issue to address than the repair and rebuilding of housing?

Probably not. Whatever challenges face a community in the aftermath of a disaster, the largest and most pressing is housing, particularly for low-income families and renters.

The need for housing is both an immediate problem, as families seek temporary housing and rehabilitations are in progress for transitional and permanent group housing, and a continuing problem, as decisions are made about where and how to rebuild and with what types of housing.

The problems are numerous:

- Many families cannot afford rents where there are only small subsidies for public housing, and cannot afford housing in the private sector;
- Property values decline as sites and neighborhoods are not cleared of debris, and new construction or repairs are not under way;
- The average difference between FEMA grants, insurance settlements and true need is \$25,000 per claim, according to the Alabama Department of Economic and Community Affairs, and there are often significant delays in FEMA grants due to stalled legislation and decisions about possible buyouts of property in areas susceptible to repeat disasters.

External short-term and long-term funding targeted for housing development will be necessary to:

- Secure warehouses with centralized access to building materials;
- Make grants to volunteer groups working on housing repairs and reconstruction;
- Support organizations such as homeless coalitions that can update and publicize inventories of available temporary housing by city, county and region;
- Provide block grants for rebuilding not covered by FEMA, SBA and insurance settlements;
- Advocate for strategies that provide stable, below-market-rate financing to promote affordable housing;
- Commission or publicize research on economic development and housing;
- Promote green building initiatives and other building practices that mitigate disaster risks.

OPPORTUNITIES FOR FUNDING AND SUPPORT

There are ample opportunities for philanthropic support in both the recovery and rebuilding efforts.

Communication and Education

Funders' local knowledge can be important in helping ensure that all citizens understand the opportunities and procedures for accessing disaster assistance. Funders can encourage and facilitate outreach to residents in areas that are remote or isolated by geography or culture.

Consider activating, or supporting activation of, all networks: religious leadership, county agricultural extension agents, retail chains that may be providing emergency supplies or recovery materials, legislative leaders' get-out-the-vote door-to-door operations, local radio, school backpacks, public utilities account clerks.

Consider using these same networks of trusted leaders to provide accurate information about deadlines, procedures and forms or vehicles used to request assistance, the expected date of response to claims and the role of insurance and inspectors in determining eligibility and amounts of claims. The leadership training from the disaster planning phase will educate leaders about the claims process and prepare them to coach survivors as they complete required paperwork.

Consider strategies to increase the number of computers available to the public. While computers for claims registration and persons to help with data input are available at the Disaster Recovery Centers, providing access to computers at other sites (community colleges, public libraries), and increasing the capacity of these organizations by providing additional computers is another philanthropic contribution that can have positive impacts at this stage of the recovery.

Providing More Trained Personnel

From legal services to case management, disaster recovery requires the assistance of trained personnel.

Consider extending the support for **legal services** suggested in Phase 2. Individuals and businesses often need legal assistance in preparing the requests for assistance and in navigating the bureaucracy and dealing with the complexities of recovery. Additionally, rural or unincorporated areas without elected officials will need appointed persons as signatories on FEMA documents and other requests for aid. These individuals may benefit from legal consultation.

The absence of trained and deployed case managers in Alabama was still reported more than six months after the disaster. Foundation intervention could have supported persons training to become case managers, and moving them into the field, had funders anticipated the shortage of FEMA personnel earlier.

Consider supporting strategies to increase the number of trained **case managers**. Although the resources and response time of FEMA assistance is, in many cases, admirable, several critical elements of FEMA recovery support may be delayed or overly complicated to access.

Consider supporting efforts to increase the number of persons trained and certified by FEMA to do **inspections and assessments**, thereby speeding up claims

processing. Architects and engineers often volunteer to do damage assessment inspections to document FEMA claims, as do volunteers from religious groups such as Christian Reformed World Relief Committee. City councils or county commissions must make formal requests for these volunteer services, and financial support will be needed to provide for room and board to the volunteers working in disaster affected communities. (A church in Nashville was still hosting volunteer teams seventeen months after the flood of May 2010.)

Monitoring Legislative Issues

Often, communities discover legislative or policy hurdles that must be overcome in order to efficiently provide recovery services.

Consider supporting legislative “watchdogs” who can monitor and address local or state restrictions that might delay or prevent the volunteers’ work, such as expiration of the “Good Samaritan” laws enacted to protect trained disaster volunteers from liability claims while they are in service to a community.

Initially designed to prevent victims from successfully suing rescuers voluntarily assisting them without pay or expectation of pay, Good Samaritan laws, as they have come to be known, are not uniform from state to state, and some states do not have them on the books. Volunteer groups may request legal assurance of this type of protection prior to moving onto the field, and legislators should be reminded and prepared to enact or renew such statutes. Protection may extend beyond rescuers to emergency medical personnel, those clearing debris and food distributors. Because the principles underlying the law (e.g., duty to rescue, bystander effect, medical amnesty) are subject to interpretation even when the language of the statute may be consistent from one state to another, legal opinions are wisely sought for clarification.

Connecting With Higher Education

Community colleges, four-year colleges and universities with graduate and professional schools can provide services and leadership to the communities in which they are located or with whom they have regional relationships. Institutions of higher education are resources for research and reporting, expertise, temporary housing, computer labs, shelter and volunteers. They have communication systems in place to mobilize quickly and knowledge centers that can guide planning and policy in the wake of a disaster. And often, these institutions themselves are the victims of the disaster and can benefit from financial support.

Consider support that enables schools to deploy faculty and staff members, as well as undergraduate/graduate/professional students, to guide communities in recovery. This may come in a variety of forms: forgivable loans to student workers, field-related internships supervised by faculty members that can be used in satisfaction of academic credit requirements, course releases for faculty members or relief of administrators or researchers for short-term service. The model of “loaned executives” from colleges and universities may provide an avenue for quickly adding staff members for philanthropic as well as direct service organizations responding to the disaster.

Embracing the Convener’s Role

Philanthropy’s capacity as a neutral convener of disparate partners in recovery efforts will enhance local planning and rebuilding activities.

Consider bringing together nonprofits, civic and legislative representatives, corporate leaders, governmental agencies and other funders in productive consultative and design meetings. Focusing on community redevelopment can be greatly enhanced by the energy and funding of philanthropic leaders over the five to seven years of intense investment and activity following a disaster.

Participation In Long-Term Rebuilding Efforts

It is important that funders or board members be represented on the Long-Term Recovery Committees that will work with FEMA’s Long-Term Recovery Cadres in each locality.

Foundations can be pivotal in promoting inclusion, equity and sustainability in the composition of the committees and in the proposals they put forward.

Foundations also can serve as a knowledge purveyor on public policy issues. Their familiarity with Community Development Financial Institutions (CDFIs), land trusts and mission-driven housing organizations, for instance, can provide a major contribution to rebuilding efforts and are potentially critical to accessing capital in areas without strong non-governmental organizations. Foundations also can encourage economic growth that reduces poverty, protection of natural resources and reduced environmental degradation to improve safety, and the improvement of repaired communities by developing new services and amenities.

In Alabama, a shortage of high-capacity Community Development Financial Institutions posed challenges for national funders who wanted to invest in the recovery and rebuilding effort. This highlighted the need for communities to have the institutional capacity to accept philanthropic investments.

DID YOU KNOW?

UNEXPECTED OPPORTUNITIES

Occasionally, opportunities arise in unexpected ways and for unexpected things.

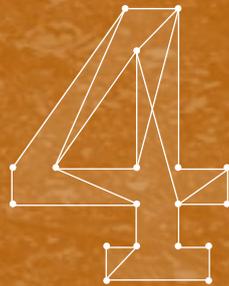
Following the Alabama tornadoes, a group of country music stars offered to perform a benefit concert in Birmingham with the ticket proceeds going to a fund at The Community Foundation of Greater Birmingham to benefit the victims.

The Foundation's President, Kate Nielsen, admits she was a bit wary, having had no experience with the professional music field. But after consulting with colleagues in other communities and doing some homework, the Foundation agreed to the partnership. The concert, which was held June 14, featured a host of country stars from Brad Paisley to Sara Evans and the superband Alabama. The event raised \$2 million and money continues to come in, Nielsen said.

"I would encourage other funders to be open to unexpected opportunities and be willing to embrace them," Nielsen said, "understanding that these opportunities, like all opportunities, require due diligence."

"I would encourage other funders to be open to unexpected opportunities and be willing to embrace them," Nielsen said, "understanding that these opportunities, like all opportunities, require due diligence."

ROLES &
RESOURCES



IN CLOSING

ROLES FOR PHILANTHROPY

Philanthropy will play important roles in disaster-affected communities long after media attention has shifted to other crises. Building structures and relationships that will withstand the urgency of demands, facilitate wise choices and promote long-term sustainable growth are basic goals of philanthropy that extend to disaster recovery.

To be of greatest help in times of crisis, philanthropy should:

Evaluate: Determine the value not duplicated elsewhere that the organization can bring to bear on the complex needs of disaster recovery; craft a strategic response.

Communicate: Activate the formal and informal networks and vehicles by which the organization can share information and reinforce governmental directives to reach diverse audiences.

Represent: Be a voice for inclusion and equity; encourage Long-Term Recovery Committees to cast a wide net for membership and conversation, including participation of local philanthropic leaders.

Educate: Expand local knowledge of land trusts and community development financial institutions. This will be crucial to gaining access to capital in areas without strong non-governmental organizations.



Encourage: Invite businesses and commercial networks to become engaged in community redevelopment conversations.

Convene: Capitalize on the position as a neutral mediating partner to gather regional nonprofit organizations, funders and other engaged stakeholders.

Advocate: Champion strategies that provide stable, below-market-rate financing to promote affordable housing.

Document: Map local and regional resources that can support recovery efforts, particularly nonprofit and mission-related housing developers.

Engage: Review public policy and master planning laws that may need to change to ensure that communities are repaired and improved by services and amenities; be aware of expiration dates of laws, e.g., “Good Samaritan” laws, that protect volunteers and extend liability coverage to persons working in recovery efforts.

Protect: Preserve natural resources and reduce environmental degradation, thereby increasing safety.

Listen: Trust others who have faced similar disasters.

Support: Be a funder and fundraiser, educating donors about needs and connecting with potential funders locally, regionally and nationally.

Recovery is a **long-term process**. Take care with both financial and human resources. Special funds for disaster relief should consider financial models to stretch over five to seven years. And be alert to the toll disaster relief work will take on current and future staff members, guarding against burnout and potential turnover.

RESOURCES

FEMA

The most important actor in the initial stages of response, assessment and recovery is the Federal Emergency Management Agency (FEMA).

No responder, rebuilders or funder can work productively without a basic understanding of the services that FEMA provides, the timeline for assistance and registration of claims, and the structures of decision-making. Programs accessed through FEMA claims registration include:

Temporary Housing: Money to rent another place to live or a government-provided housing unit when rental properties are not available;

Repair: Money for homeowners to repair disaster damage to primary residence not covered by insurance;

Replacement: Money for homeowners to replace home destroyed by disaster not covered by insurance;

Permanent Housing Construction: Direct assistance or money for home construction, occurring only in insular areas or remote locations specified by FEMA, where no other type of housing assistance is possible;

Disaster-related medical and dental costs;

Disaster-related funeral and burial costs;

Clothing; household items (room furnishings, appliances); **tools** (specialized or protective clothing and equipment) required for job; **necessary educational materials** (computers, school books, supplies);

Fuels for primary heat source (heating oil, gas);

Clean-up items (wet/dry vacuum, dehumidifier);

Repair or replacement of disaster damaged vehicle;

Moving and storage expenses related to disaster (moving and storing property to avoid additional damage while disaster-related repairs are made to home);

Other necessary expenses or serious needs as determined by FEMA and other expenses authorized by law.

Crisis Counseling Assistance and Training Program: outreach and community oriented supplements to existing mental health services.

Disaster Unemployment Assistance: unemployment benefits and re-employment services to individuals who have become unemployed because of disasters not covered by other unemployment compensation programs, such as self-employed, farmers, migrant and seasonal workers, and those who have insufficient quarters to qualify for other unemployment compensation, beginning with date individual was unemployed due to disaster and extending up to 26 weeks after disaster declaration.

Legal Services: provided through FEMA agreement with Young Lawyers Division of the American Bar to low-income individuals unable to secure legal services for matters related to the disaster that will not generate a fee.

Special Tax Considerations: available to taxpayers in federally declared disaster area. Taxpayers may deduct casualty loss from declared disaster if amount of loss exceeds 10 percent of adjusted gross income for tax year by at least \$100, and may choose to

make deduction in year of disaster or previous year. The Internal Revenue Service (IRS) can expedite refunds due in federally declared disaster areas. Expedited refund can be relatively quick source of cash, does not require repayment, and does not need Individual Assistance registration.

Business Physical Disaster Loans: available to business owners to repair or replace disaster-damaged property, including inventory and supplies.

Economic Injury Disaster Loans: provide capital to small businesses and small agricultural cooperatives to assist during disaster recovery period.

Public Assistance Program and Educational Facilities: assists applicants (state, local and tribal governments, and certain private nonprofit (PNP) entities) with response and recovery. Provides assistance for repair, replacement or restoration of disaster-damaged facilities, and cost of debris removal and emergency protective measures. Also provides assistance for hazard mitigation measures during recovery process. In most cases, the state acts as the grantee.

In addition to FEMA, other organizations and communities also offer resources that may be useful to those working in disaster planning and response. They include:

Alabama Tornado Recovery Action Council (TRAC) – In August 2011, Alabama Governor Robert Bentley appointed 19 state business and civic leaders to develop collaborative solutions for a stronger, more prepared Alabama. [www.tracalabama.org]

Legal Services Alabama Manual - A convenient Q&A guide to questions commonly asked by victims of disaster. [<http://www.alabar.org/2011Disaster/LSADisasterManual2011.pfd>]

Lessons from **The Community Foundation for the National Capital Region** in Response to the Attacks of September 11, 2001 – “The Survivors’ Fund Process for Disaster Recovery: A Resource for Foundations and Other Partners” [<http://www.cfncr.org/atf/cf/%7B8C61F1DB-3FE6-435F-9B32-2D0D51A3C2EF%7D/Survivors%27%20Fund%20Process%20Publication.pdf>]

Greensburg, Kansas, devastated by a 2007 tornado, developed a long-term community recovery plan and a sustainable community master plan. Both can be found at: [<http://www.greensburgks.org/residents/recovery-planning>]

The Mississippi Renewal Forum produced an extensive report on the challenges confronted by the Mississippi coast in the three years following Hurricane Katrina. The report can be found at: [<http://www.mississippirenewal.com/index.html>]

Lessons from Hurricane Katrina *Resilience and Opportunity*: Lessons from the U.S. Gulf Coast after Katrina and Rita, edited by Liu, Anglin, Mizelle and Plyer, Brookings Institution Press, 2011

The Alliance for Justice offers two documents on disaster related advocacy.

Power Amidst Chaos: Foundation Support for Advocacy Related to Disasters
[<http://www.afj.org/assets/resources/nap/monograph.pdf>]

Power Amidst Renewal: Foundation Support for Sustaining Advocacy After Disasters
[<http://www.afj.org/for-nonprofits-foundations/resources-and-publications/free-resources/poweramidstrenewal.pdf>]

United Methodist Committee on Relief (UMCOR) provides training for churches to enable them to respond when disaster strikes. For a calendar of training times and locations and additional information visit: [<http://new.gbgm-umc.org/umcor/work/emergencies/us/trainingcalendar/>]

The Christian Reformed World Relief Committee Disaster Relief Services provides important supports for communities impacted by disaster. To learn more visit: [http://www.crwrc.org/pages/crwrc_drs.cfm]

Disaster Grantmaking: A Practical Guide for Foundations and Corporations, published by the Council on Foundations and the European Foundation Center: [http://www.cof.org/files/documents/international_programs/disasterguide.pdf]

Housing Organizations

- Federal Home Loan Assistance Corporation, www.fha.com
- Placemakers, LLC, www.placemakers.com
- American Institute of Architects, www.aia.org
- Community Housing Partners, www.communityhousingpartner.org
- Federation of Appalachian Housing Enterprises, Inc., www.fahe.org
- Habitat for Humanity, www.habitat.org
- Housing and Economic Rights Advocates, www.hera.org
- Housing Assistance Council, www.ruralhome.org
- Mercy Housing and Human Development, www.mhhd.org
- National Low Income Housing Coalition, www.nlihc.org
- NeighborWorks America, www.nw.org
- State Housing Finance Authorities
- Community Resource Group, www.crg.org

Reporting Fraud – The National Center for Disaster Fraud (NCDF) was established by the Criminal Division of the United States Department of Justice in the fall of 2005 in the wake of Hurricane Katrina. The NCDF is located in Baton Rouge, Louisiana, and its purpose is to receive and screen reports from the public about possible fraud relating to disasters of all types, and to refer those reports to the field offices of appropriate federal law enforcement agencies. This is particularly important for consumers who must screen individuals and companies during the rebuilding phase, and for certifying charities soliciting donations. Phone: (877) NCDF GCF (623-3423); Fax: (225) 334-4707; E-Mail: disaster@leo.gov; Mail: National Center for Disaster Fraud, Baton Rouge, LA, 70821-4909





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