

**National Association of Home Builders**

# Post-Disaster Community Outreach Case Studies

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# Introduction

Natural disasters can strike anywhere at any time and can have devastating effects on a community and its residents. As a community recovers and works to rebuild after such an event, the local home builders association can offer information, assistance and resources in the process. Because our members understand home building, HBAs have an opportunity to demonstrate how much their members care about, and are needed, in their communities.

This document is a compilation of case studies based on the real experiences of four HBA leaders who were faced with a natural disaster in their hometowns. They discuss their disaster recovery plans and efforts; how they managed the HBAs involvement; the challenges they faced; and what the experience taught them. HBAs confronted with similar circumstances are encouraged to use this document as a community outreach and public relations resource.

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<sup>1</sup> Comer is the former executive officer of the HBA of Greater Austin. She served from November 2012-October 2014.

# City of West, Texas

## Background

In April 2013, an ammonium nitrate explosion occurred at the West Fertilizer Company storage and distribution facility in West, a small city 18 miles north of Waco. Emergency services personnel were responding to a fire at the facility when the explosion occurred.

The explosion killed 15 people, including 10 first responders and two civilians who had volunteered to fight the fire. An additional 200 people were injured and 60 others were listed as missing. More than 150 homes and businesses were destroyed or damaged by the explosion, including a nursing home and high school.

Texas Gov. Rick Perry declared McLennan County a disaster area and President Obama issued an emergency declaration, which allowed federal aid to supplement state and local response efforts.

West is a very small rural community. Most of the city's residents have lived there all of their lives; a majority have never built or bought a home. In many instances, the residents who lost their homes had difficulty processing the destruction caused to the homes they'd always lived in and were unsure of how to move forward, said Kathey Comer, executive officer of the HBA of Greater Austin. City officials struggled as well. Because of the locality's size, there were very few codes and ordinances in place. Additionally, the area's permitting structure was rural so it was unclear as to how best to proceed.

## HBA Involvement

Builders associated with the Heart of Texas Builders Association (HOTBA), the HBA of Greater Austin and others immediately began assisting residents in West in the aftermath of the explosion. They made themselves available to volunteer time, product and expertise to get the city's residents back on their feet.

The HOTBA held a town hall meeting with state and local city officials, lenders, insurance carriers, the Federal Emergency Management Agency (FEMA), the Small Business Association (SBA), the state department of insurance and other resource agencies and organizations people would need to put lives back together.

Due to the influx of support, it became immediately evident that the HBA needed to set up a 501(c)3 to manage the donations. The Texas Builders Foundation stepped up, and offered to serve as that conduit.

The HOTBA also spearheaded efforts to help city staff draft, update and refine its codes and ordinances so that the city could begin to rebuild.

## **Results**

In the process of assisting home owners and city officials, the team of HBAs amassed a large amount of information and realized how useful it would be to others in similar situations. The group compiled the information and made it available on the [state website](#) and the City of West website so that others could access it anytime.

They also targeted the area's building associations and made a statewide plea for contributions. Ultimately, the HBA team collected enough monetary and product donations to build a new home for one elderly woman who had lost everything.

## **Challenges Experienced**

The small city found that one their biggest challenges wasn't in getting companies to make in-kind donations, like lumber and equipment. Their problem was finding qualified drivers and operators for the equipment.

“We had backhoes, skip loaders and other equipment used to remove debris, but we didn't have any qualified operators,” said Jon Samson, Fort Worth's executive vice president. “In a small community, they're not going to have enough qualified operators to get in and get the area cleaned up.”

# City of Granbury, Texas

## Background

At the end of April 2013, a Category 4 tornado hit Granbury, a small city about 40 miles southwest of Fort Worth. The tornado killed six people; an additional 54 people were injured. The storm damaged or destroyed more than 100 homes in the area. Most of these were built by Habitat for Humanity and located in the Rancho Brazos Estates neighborhood.

The National Weather Service estimated tornado wind speeds between 166 and 200 mph. News reports described the remains of the neighborhoods as unrecognizable; many homes were ripped from foundations, strewn about the area and reduced to rubble.

## HBA Involvement

Jon Samson, executive vice president of the Greater Fort Worth Builders Association, said the HBA already had press releases staged and ready to go in the case of a natural disaster because they've had so many tornadoes come through in the past. The press releases focused on topics such as home building, contractor selection and insurance collection, he said.

Because Granbury did not meet the requirements for federal aid, the community had to rely on private funding and resources to rebuild. The HBA offered its help; and a number of members also made donations to Habitat for Humanity.

## Challenges Experienced

A large number of the affected properties, especially the ones with significant damage or the ones listed as total losses, were not owner occupied. The majority of these had sublease agreements in place and many residents did not know what their next steps should be.

So the HBA assembled a town hall meeting and panel to answer any home building, finance, legal or insurance-related questions residents may have had.

“We went into it with the impression that people needed information on how to rebuild and where to start,” Samson said. “However, what we found was that the audience that would've been ideal for that kind of discussion was not the audience we had.”

In fact, the HBA noted three separate sets of individuals affected by the disaster:

- home owners with insurance, and access to information and resources, financial liquidity or resources in the community to rely on for shelter, such as family or friends
- residents who had some insurance or inadequate coverage, and limited access to additional resources
- residents with no insurance or access to resources of any kind

Many of the residents in this situation fell into the latter two categories, and the HBA spent significant time working to educate them and directing them to shelters and other resources.

Although staff anticipated some language barriers, the HBA found assisting the largely rural, Spanish-speaking community especially challenging. Cultural nuances, like fear of speaking with or dealing with local officials, and lack of access to information related to home building matters (e.g., insurance, contracts) served to compound matters greatly.

### **Lessons Learned**

Samson said that one of the most important things that helped them get through such a tough time is truly understanding what the HBA's role was and how they fit into the recovery aspect. "Our primary function was to get people the information they needed, and access to the resources that would help them," he said.

Samson said that an HBA's primary focus should be to consolidate access to information and resources, such as where a consumer who has been affected can go to learn about things such as insurance requirements and getting access to FEMA. HBAs should then determine how they can help rebuild the community and influence involvement from some of its stakeholders.

# City of Austin, Texas

## Background

On Halloween 2013, Austin suffered a record-breaking flood that killed five people, included a mother and her eight-month-old son who were both swept away in the mother's car. Heavy rain across central Texas swelled rivers and creeks and triggered flash floods across the region, which had been dealing with a long-standing drought. There were 1,100 houses in the floodplain. Almost all of them sustained damage; 700 sustained significant damage and 89 families lost everything.

FEMA determined that the area was a disaster area, but the number of homes damaged or destroyed were just under the agency's limit of 850 or more. As a result, financial assistance was not made available to residents.

## HBA Involvement

Kathey Comer, the former executive officer of the HBA of Greater Austin, said that the HBA quickly realized that they could not be everything to everybody. The HBA set up a planning meeting with the local and state builders associations, state representatives, county officials, Habitat for Humanity and other representatives of the housing industry and put together a task force to determine what could be done most quickly and most effectively.

"We determined what niche we needed to fill and reached out to other organizations, such as the Red Cross, so as not to duplicate efforts unnecessarily," Comer said. "We worked hard to engage partners and let every partner do what they do best, because that's very easy to do in a situation like that."

Ultimately, the HBA decided to solicit money and products to help the people in the most critical need, which included people who had lost everything and had no insurance. The state HBA offered to set up a 501(c)3 when the Austin HBA began to get calls from members and other builders who wanted to donate products and services for the recovery efforts. Habitat for Humanity offered to hold the items received at their local ReStore.

## Challenges Experienced

Austin suffered part of the damage caused by the flood; and residents in nearby Travis County sustained the rest. Because the damage was split between two neighboring localities, uniting recovery efforts across two jurisdictions became a "horrific" task, Comer said.

"What was available in one area, was not available in the other. Everyone was waiting on FEMA to come in and help, and when they did, we were all amazed that help was not available for people to repair or rebuild their homes," she said. "There were a lot of frightened and angry people who had lost everything being told that there was no funding available to them."

In addition, those who needed the most help with rebuilding were people living in multigenerational homes with no experience with building or remodeling their homes.

### **Lessons Learned**

The demographics of the affected residents played a major role in the way recovery efforts were handled. A majority of the home owners in the flood plain were well educated, affluent with significant mobility, and almost all of them had insurance. However, many others came from low-income households without insurance.

Information, education and resources for the two distinctive groups had to be pulled together and varied based on each community's differing needs. Most of the lower-income residents also did not speak English, so materials had to be translated into Spanish for them.

# Oso, Washington

## Background

On March 22, 2014, a major mudslide occurred four miles east of Oso when a portion of an unstable hill collapsed, sending mud and debris across the North Fork of the Stillaguamish River. The landslide covered an area of approximately one square mile and killed 43 people. It also engulfed 49 homes and other structures, all located in an unincorporated rural neighborhood known as Steelhead Haven. Excluding landslides caused by volcanic eruptions, earthquakes or dam collapses, the Oso mudslide is the deadliest single landslide event in United States history.

## HBA Involvement

Due to the nature and location of the event, there was not much HBA members could do to help those in need aside from making financial contributions to various nonprofits and donating items such as blankets and food to the families that were displaced. It was not possible to rebuild on the land where the mudslide occurred.

However, there was quite a bit of activity on the government affairs side of things. On the heels of the disaster, government officials were looking for a way to prevent anything like it from happening ever again, or at least from affecting so many people. Suggested actions included a building moratorium, increased setbacks for landowners in target areas, and mandatory geotechnical reports, among others.

“We wanted them to look at the big picture and realize that overcompensating for a disaster like this would not be beneficial to the community,” said Shannon Affholter, executive director of the Master Builders Association of King and Snohomish Counties.

Because the HBA had already established good relationships with local elected officials, they were able to get the lawmakers to slow down, get the facts and really think about the long-term effects of the laws they were proposing before moving forward.

“They were well intended, but their actions could have had a negative impact on the housing industry and the entire county,” Affholter said.

The HBA government affairs team worked around the clock, talking with and educating elected officials on the potential outcome of the legislation for builders and residents, ultimately defeating the ordinance.

“Forty-three people were killed in this landslide, so it affected all of us,” Affholter said. “You know that they’re trying to address something that’s tragic. Our job is to help them be mindful of the impact of any reactionary legislative or regulatory changes, while also respecting what just took place.”

The key, he said, was moving quickly and having key relationships solidly in place already.

### **Challenges Experienced**

Affholter said the HBA found its biggest challenge in having so many organizations in the area that were willing to help those in need. Rather than reinvent the wheel, the HBA decided to communicate others' activities to members who wanted to give and/or get involved in the cleanup and recovery efforts.

### **Best Practices**

When it comes to natural disasters, Affholter encourages other HBA executive officers to communicate early and often with all the other stakeholders involved so that everyone has a unified understanding of what is taking place.

It's also very important not to presume that decision makers have all the information and tools they need. And HBA leaders should not hesitate to step in to fill that void.

"In our situation, having good mapping data proved invaluable. They were able to see that the unintended consequences of their original proposal would have affected the whole county, and that carried the day," Affholter said.

He also recommends making yourself available, even after hours, especially in a state of emergency. And most importantly, respecting the families who have just lost their homes and/or loved ones.

"Though we wanted to protect our members and the building industry from any negative impact, we were still mindful of the families and homes that were destroyed," he said. "Unintended consequences are difficult to undo. It's important to resist the temptation to act for the sake of acting."

# City of Joplin, Mo.

## Background

In May 2011, [a Category EF5 tornado hit Joplin](#), a community of 50,000 residents. With wind speeds up to and exceeding 200 miles per hour, the tornado hit a 13-mile-long, three quarter mile wide stretch of land in a central section of the community, killing 162 people, injuring more than 1,100 others and causing property damages amounting to \$2.8 billion.

The tornado has been deemed the deadliest to strike the U.S. since the 1947 Glazier-Higgins-Woodward tornadoes, and the seventh deadliest overall. It also ranks as the costliest single tornado in U.S. history.

“It left us humble,” said Crystal Harrington, executive officer of the HBA of Southwest Missouri, and Joplin resident. “It was so significant that it was the focus of our lives every waking minute for at least a year in the HBA office.”

In total, the tornado destroyed nearly 7,000 houses, and over 850 others were damaged. The tornado also damaged five schools, 18 daycare centers, a high school, a technical school and the biggest hospital in the city.

## HBA Involvement

In the aftermath of the storm, a number of insurance companies set up trailers throughout the city where residents could go to file claims; many of those whose homes were destroyed walked away with checks for thousands of dollars.

“We were immediately worried about storm chasers coming here. I’m a citizen of Joplin and I didn’t want people in Joplin to get taken for a ride,” Harrington said. “My other immediate reaction was: ‘Dang it my guys need to work and make money. The rest of these people need to get out of town.’”

To protect these consumers and ensure that local builders would not be disenfranchised, the HBA developed a fact sheet on how to spot a fraudulent contractor, which came attached with a laminated copy of an actual insurance certificate. The HBA shared this information with local radio and television stations and asked them to spread the word too.

A local Joplin radio station, KZRG, which received national awards for the role it played in the city’s recovery efforts, became the center of the universe for area residents after the city lost communications. Those who had battery-operated radios could listen to the station to get information 24/7 on what was happening in and about the city.

“They were taking calls from everybody,” Harrington said. “Someone would call in and say, ‘I haven’t been able to find Cheryl Pippin and they would announce it. And then someone would call in and say, ‘I talked to Cheryl yesterday. She’s okay.’ That’s how we were communicating in the early days after the tornado.”

As recovery efforts got underway, KZRG would also become an invaluable information hub for consumers and builders.

“Builders would call in and say, ‘I’ve got five guys with tarps. Call this number and we’ll come there and do it for you for free.’ That kind of thing was going on,” Harrington said.

The HBA also produced a membership card for local builder members, updated with an updated logo and the tagline, “Safer, Stronger, Better.” The card featured the builder’s name, the executive officer’s signature, the HBA’s contact information, the HBA’s new signature logo, and it was dated the day after the tornado hit.

“During the disaster, it was something the builders could show to prove they were a member of the local HBA,” Harrington said. “It became a useful tool because it validated our builders to the people needing their services.”

Radio and television broadcasts advised consumers to ask builders about their membership card to confirm that they were dealing with a reputable builder from the local area.

“We told consumers that if the builder was a member of the HBA they had less to worry about in terms of whether they’re going to walk away with your money,” Harrington said.

The HBA also set up tables around the city in places where they knew tornado victims would be, such as insurance trailers and the local shopping mall, which had become a temporary distribution center for necessities like food, clothing and toiletries.

Using a small 3x3 sign on corrugated white board, touting the message, “Before you Talk to a Contractor, Talk to Us,” they were able to draw attention to the table and distribute information about the steps to recovery.

They kept a printed membership directory at the table so that consumers could get a list of the most current HBA contractors with whom to work. One brochure, [a tri-fold with five steps to recovery](#), became particularly invaluable, Harrington said. Pat Sullivan, executive officer of the HBA of St. Louis and Eastern Missouri, developed the [brochure](#), which is available on [nahb.org](http://nahb.org).

Throughout the recovery process, the HBA worked closely with city officials. Harrington said most of those relationships – with city staff, the building department, public works and the city council – had been forged long before the disaster occurred.

“Having excellent relationships in place with the people in your city before the disaster is very important,” Harrington said. “They relied on me to make sure the recovery was done correctly, because I had ‘the builders’ ear.’”

A week after the disaster, the city council held a meeting to discuss a change in the building codes: a law requiring the addition of a basement or shelter to every new residence was proposed.

Basements are uncommon in Joplin because the soil type there makes them more difficult and costly to build.

Harrington recommended instead that the council require builders to make foundations stronger and require that hurricane clips be installed on every home. The HBA also supported a building moratorium that was necessary for recovery efforts to begin.

Three months after the storm, the HBA held a tradeshow, the first of its kind for Joplin builders. The “Meet the Builders” tradeshow gave HBA members an exclusive opportunity to meet with home owners and provide them information about their services one-on-one in a central gathering place.

Consumers who participated were able to take advantage of a full day of free educational sessions on topics like financing, building methods and dealing with insurance companies. Local agencies and nonprofit organizations, like Rebuild Joplin and Catholic Charities, also set up booths at the show to provide information, resources and aid to those in need.

### **Lessons Learned**

The damage caused by the tornado left the city in shambles, but it kicked a sluggish local economy into high gear.

“No one likes to talk about it, but disasters can be great for the economy,” Harrington said.

Ironically, Harrington said they’d commissioned an economic impact study from NAHB several months before the tornado hit, and found that they needed a boost. In the months before the tornado, there were only three permits issued in Joplin. In other years, they’d have 50 to 60 permits filed/going at a time.

However, once the tornado hit, they were faced with the problem of not having enough people to handle the workload.

“Forty-two builders were not going to take care of what happened here. That became really obvious,” Harrington said.

So within 24 hours of the storm, she reached out to Matt Morrow, then executive officer<sup>2</sup> of the HBA of Greater Springfield, which had a membership three times larger than hers. News spread quickly about the need for additional help, and within three weeks, Joplin’s HBA membership doubled.

In fact, the growth happened so quickly, Harrington and staff kept a computer-generated membership list at the tables they set up around town. Because so many builders wanted to join the local HBA, the list was constantly changing. They accepted builders from Springfield, Tulsa

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<sup>2</sup>*Morrow now serves as the executive vice president of the Greater Birmingham Association of Home Builders.*

and Northwest Arkansas into the HBA to help with the recovery efforts, all of where are within an hour's drive of Joplin.

"The first days were very lucrative for everybody. It probably kick started more than one economy in this area. No one likes to talk about how a natural disaster is good for the pocket book but it is," she said.

Another benefit that came of the storm was an upgrade to the existing housing stock. Most of the homes in the area the tornado hit were blighted; less than 50 of the 7,000 homes were valued at more than \$200,000, and only 3,800 of them were insured.

### **Challenges Experienced**

The tornado severely impacted the HBA's revenue stream, and although the association received financial aid, it did not come when it was most needed.

"The amount of money we went through in the early days for things like printing, signage, laser ink – it drained our bank account immediately," Harrington said. And it did not help that the tornado brought all of the HBA's money-making events, such as the annual golf tournament, to a grinding halt.

In addition to money woes, the HBA was frustrated by the Occupational Safety and Health Administration's efforts to police builders working in the disaster area. "We had over 10,000 roofs that needed to be fixed. And the stores simply ran out of the roofing kits, vests and tie downs," Harrington said.

OSHA showed up 10 days after the storm, and began blanketing the area with violation citations, and warnings about violations. "They were tormenting people with violations, even though we were at a point where no one could get the harnesses they needed because all of the stores were sold out," Harrington said.

Another issue the HBA faced was dealing with the consumers and the insurance companies. The insurance claims adjusters were requesting estimates from multiple builders and most did not have the time or resources to meet the demand.

### **Best Practices**

Many of the HBA's members were dealing with shock and damage to their own homes and businesses in the aftermath of the storm. Harrington made a point of conducting a member assessment; she called each one to check to see if they were okay, whether they needed anything, whether their business had been impacted, and what if anything they could do to help others.

A quarter of the HBA's membership consists of custom home builders, she said, so it was necessary to have conversations with them about who would do what to help the city rebuild. "It's of vital importance to know what kind of work they're willing to accept so you're not sending customers on a wild goose chase," she said. Plus, it's an added value to members to show them that you care. Harrington urges all EOs to take the extra steps needed – in good times and bad – to develop personal relationships with their builder members.

## Best Practices for Community Outreach

- ***Get involved.*** The HBA does have a role to play in a natural disaster, especially when there are people in need of help. Whether it's hosting town hall meetings, setting up booths and talking to consumers where they are, soliciting funds, or donating free products and services toward recovery efforts. An HBA's involvement demonstrates that builders care about their communities and are willing to give their time, money and expertise to help those in need.
- ***Define your mission.*** During a disaster, the need is incredible and the resources few. Think about and discuss what capacity the HBA can and will serve should an unfortunate circumstance occur.
- ***Know your threats.*** Whatever your threat is, whether earthquakes, hurricanes, mudslides, landslides, flooding, tornadoes, be aware of it and knowledgeable about the associated vulnerabilities affecting the communities within your region.
- ***Formulate a response for each threat.*** Though your response to each individual threat will vary, it's critical to have some idea of how you would need to respond to them. For example, if you know your community has the potential for massive flooding, determine ahead of time what resources you'd need to have in place to aid members, consumers and property owners if that unfortunate circumstance should occur.
- ***Develop a post-disaster action plan and public relations kit.*** Some of the items to include in the kit may include informational fact sheets about how to start the rebuilding process; educational brochures on insurance, finance or legal topics; press releases; a phone and email list for key contacts; and/or pre-written scripts for broadcast news and radio segments or public service announcements. Make sure to keep these documents (and your website) as current and up-to-date as possible.
- ***Build relationships.*** Take time ahead of time to establish solid relationships with city, county and state officials, other housing-related nonprofits and organizations, and other industry professionals. Knowing their strengths and weaknesses will allow you to know what role you play and what you can offer when disaster strikes. Strong relationships with key officials will help you stay apprised of the situation and put you in a better position to manage the impact, if any, the disaster may have on your members, consumers and the home building industry.
- ***Understand your role.*** Recovery and repair are usually secondary, and more often, tertiary to rescue efforts and the immediate stabilization of a disaster area. It's important not to interfere with those efforts; and far more useful to come onto the scene once people are physically, emotionally and mentally ready to begin the rebuilding process.

- ***Look for partners.*** The HBA cannot be everything to everybody, but collectively, we all have something valuable to offer. Do what you do best, and then let other nonprofits, organizations and individuals with the necessary or required capacity, knowledge and resources do the same. It is wasteful to duplicate efforts when it's not necessary.
- ***Effectively manage and leverage your resources.*** A balance must be struck between running an association and rebuilding a community. Although you may want to help, resources are often limited, so it's important to consider where and how funds and donations can and will be used over the long-term, not just in the moment. For example, a builder who donates \$100,000 in lumber toward rebuilding homes after a natural disaster, may not be able to donate financially or in-kind for one of the HBA's annual fundraisers.
- ***Consider your demographics.*** Demographics will determine what the need is; people *who have* need one thing, and those who *have not* need something totally different.
- ***Watch what you say.*** During a disaster, people are upset, frightened and anxious; some of them have lost property and family members. And often, folks are confused and unfocused. As such, it's important to be clear in what you say to your constituents, so that you don't promise what you can't back up.
- ***Be respectful.*** Avoid activities that would make it seem as if the HBA or its members are capitalizing on a tragic event. It's important to respect the lives that were lost or injured, and the communities and homes that were destroyed or damaged. Business will come without much effort in the aftermath of a natural disaster. Do your best to protect home owners and consumers, as you work to connect them with builders and resources to help in their recovery.