



NORTHEAST MINNESOTA FLASH FLOOD DISASTER - ECONOMIC DEVELOPMENT IMPACT STUDY



Arrowhead Regional Development
Commission June 20, 2013

A Study of the Impact of the June, 2012 Flash Flood Disaster on
Economic Development in Northeast Minnesota Communities



The Arrowhead Regional Development Commission (ARDC) is the federally designated Economic Development District (EDD) in the seven county Arrowhead Region.

As the EDD, ARDC assists communities with economic development and is required by the U.S. Department of Commerce Economic Development Administration (EDA) to develop a Comprehensive Economic Development Strategy (CEDS).

Community information gathered in this report is intended to help ARDC update the CEDS regional economic development goals and strategies and identify community projects and needs which the CEDS may help to support.

Northeast Minnesota Flash Flood Disaster - Economic Development Impact Study

**ARROWHEAD REGIONAL
DEVELOPMENT COMMISSION
JUNE 20, 2013**

Overview

On June 20th, 2012, numerous communities in northeastern Minnesota experienced a flash flood event consisting of nearly 10-inches of rainfall in a 24-hour period, resulting in over \$100 million in damage to public infrastructure, damage to over 1,700 homes and over 100 businesses. Local communities worked together to address the immediate impacts of the flood disaster with assistance from organizations and agencies at the regional, State and Federal levels.

Upon the one-year anniversary of the flash flood, it is clear that long-term recovery needs and challenges still remain in the impacted area.

In an effort to assess how the flood disaster continues to **affect local economies and has changed economic development needs and strategies**, the Arrowhead Regional Development Commission completed the following study with several communities that were hard-hit by the June, 2012 flood disaster.

About ARDC

The Arrowhead Regional Development Commission is a regional comprehensive planning and development agency serving the counties of Aitkin, Carlton, Cook, Itasca, Koochiching, Lake and St. Louis in Northeast Minnesota. ARDC's mission is to serve the people of the Arrowhead Region by providing local units of government and citizen groups a means to work cooperatively in identifying needs, solving problems and fostering local leadership.

Study Process

ARDC compiled information regarding the economic development impacts of the 2012 flash flooding on local economies and businesses using the following process:

1. **Conducted small-group interviews with eight communities hardest hit by the flood.** The interviews were used to determine the specific, unique, and common flash-flood effects in each community, the gaps in disaster response and the short and long-term impacts to local economies and businesses.
2. **Gathered additional data to develop a more complete picture of the impact on the region's economy.** This included seeking information from local, County, State and Federal levels of government that would be helpful in reviewing needs for long-term recovery efforts.
3. **Analyzed gaps in data and lessons-learned from impacted communities related to businesses and economies.** The analysis in data gaps and lessons-learned will help support planning to mitigate the economic development impacts of future disasters in Northeast Minnesota.

For More Information

Questions or requests for further information on this report may be directed to:

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Community Interviews

In April, 2013 ARDC conducted small group interviews with the following communities:

1. City of Moose Lake
2. Carlton County
3. Thomson Township / Esko
4. City of Carlton and City of Thomson
5. City of Barnum
6. Fond du Lac Reservation
7. City of Floodwood

Interviews lasted approximately 90 minutes. Participants in the interviews typically ranged from 2-4 people representing the local-level government (e.g.; City Administrator/Clerk, Mayor, Emergency Management Planner). Information gathered from the interviews is presented here in non-site specific detail to assure confidentiality of government responses and anonymity of local businesses that were discussed.

Interview Questions

ARDC presented interview questions in each of the following three categories:

- 1. Pre-flood Conditions Related to Economic Development**
- 2. Immediate Post-Flood Impact / Needs Related to Economic Development**
- 3. Longer-Term Post-Flood Impact / Needs Related to Economic Development**

Guiding discussion questions in each of these categories included the following:

Pre-Flood Conditions Related to Economic Development:

- What “good” or “positive” was in place already?
- What helped? / What was proactive? /What was done right?

Immediate Post Flood Impact / Needs Related to Economic Development

- What were the impacts/needs of businesses right after the flood?
- What were some of the commonalities and characteristics of the flood impacts on businesses? (for example: Were common characteristics of damage related to things such as: the location of businesses, lost property, lost inventory, lost wages, interruption of service due to damaged city infrastructure or services like electricity/sewer/water/roads)?
- How did those needs get met? (e.g., funding, volunteers)
- What needs could not be met immediately after the flood?
- Where did you find that there were no resources that could assist you?
- What were the local / individual actions you took that made a difference in your economic development recovery?
- What kinds of actions would you replicate if you were faced with a disaster similar to the 2012 flood?

Longer Term Post Flood Impact/ Needs Related to Economic Development

- What economic development needs are still unmet?
- What long term “drag” has occurred on your local economy as a result of the flood?
- What do you find most difficult to “bounce back” from?
- What could you do as a City / County to be more prepared for future natural disasters? How do we plan to be able to recover better in the future?
- How have your economic development priorities changed? What has become more important or less important for your city/township to address as a result of the flood? *(This is a supporting question to identify what local economic development projects are in action or are in need of funding)*

Review of Post-Flood Disaster Funding and Technical Support

In addition to conducting community interviews, ARDC sought further information from local, County, State and Federal levels of government that would be helpful in reviewing what funding and technical support was made available to support short and long-term economic development recovery efforts.

DEED Regional Impact Survey

After the flood, The State of MN Department of Employment and Economic Development (DEED) distributed a 2012 Disaster Impact Survey (both online and in-person delivery) to survey businesses that were affected by the flood and to establish a means of communication and begin preliminary damage assessment. Data collected on this form was used by DEED and other government entities in efforts to assist communities and businesses in the recovery process. Approximately 628 surveys were returned to DEED. The DEED survey was a quick and effective way to collect feedback from flood-affected businesses on their level of damage and needs. The survey allowed DEED to coordinate with regional partners to develop the resulting regional disaster response funding that proved critical to immediate and longer-term recovery.

Regional Flood Response Funding and Technical Assistance

The strongest and most immediate need following the flood disaster for economic development recovery was fast and sufficient funding to assist businesses to make repairs and re-open for business. Responding to this need occurred in several key ways:

- 1. Minnesota Investment Fund Flood Recovery Funds**
- 2. Duluth-Superior Area Community Foundation – Grantors Alliance**
- 3. Northland Foundation Regional Emergency Flood Recovery Fund**
- 4. University of Minnesota Duluth – Center for Economic Development**

Minnesota Investment Fund Flood Recovery Funds

After the June, 2012 flood event, \$15 million was appropriated for the Minnesota Investment Fund (MIF) by the legislature in August, 2012. The MIF Flood Recovery Financing program consisted of forgivable loans were to be utilized for repair/replacement of fixed assets (buildings and capital equipment) by businesses and non-profits in affected communities.

Flood-recovery funds allocated through the MIF were awarded to local units of government, which used the funding to make loans to individual businesses. Unlike insurance, MIF flood-recovery funding is not designed to make businesses “whole” or compensate them for losses. The focus of the program is to fund capital expenses, reestablish operations, and retain and create jobs at flood-damaged businesses that were not adequately covered by insurance.

As of April 24, 2013 approximately \$4.5 million in loan funds have been dispersed, \$4.3 million in loan funds being considered for processing and a remaining \$6+ million is available through 12/31/13 by contacting St. Louis County, Carlton County, Aitkin County, or City of Duluth to make an application on business behalf. Restrictions to the program include that MIF funding cannot be used for passive income properties (rental properties) or farms per state statute.

Duluth-Superior Area Community Foundation – Grantors Alliance

Immediately following the flood, the Duluth Superior Area Community Foundation convened the Grantors Alliance, a group of both public and private donors that wanted to help. As a result of collaborative and coordinated planning and generous donations, The United Way of Greater Duluth was able to handle individual needs of local residents, the Northland Foundation was able to help businesses recover and the Community Foundation was able to provide assistance to non-profits. The partnership formed an innovative model for philanthropic disaster response.

Northland Foundation Regional Emergency Flood Recovery Fund

On behalf of DEED, the Northland Foundation managed a regional emergency flood recovery fund for small businesses and non-profits. DEED contributed \$150,000 and the Northland Foundation, Blandin Foundation, Ordean Foundation, Northwest Area Foundation, Otto Bremer Foundation, McKnight Foundation, AgStar, Great River Energy and Minnesota Power also contributed generously so that a total of \$364,000 was available to disperse in emergency “get the doors open again” grants of up to \$10,000. Grants were dispersed weekly as needs arose that fell into the category of building repairs, facility clean up, inventory and equipment replacement. \$364,000 in funds were awarded to 68 businesses in the region that employed a total of 874 employees. A majority of these businesses were small, sole proprietors, many operating out of their homes. Aitkin County had 15 businesses receiving emergency grants, Carlton County 23, Lake County 1, St. Louis County 25 and Douglas County 4.

MN Small Business Development Center (SBDC) Business Counseling at University of Minnesota – Duluth Center for Economic Development (UMD-CED)

Free, confidential, one-on-one counseling services are available via the NE MN Small Business Development Center at UMD-CED. The State of MN Department of Employment and Economic Development (DEED) contracts with UMD-CED to provide this service to small businesses. After the flood event, businesses in need were encouraged to contact the UMD-CED to receive personalized, one-on-one technical assistance. UMD-CED counselors were available to come to business locations and provide assistance and advice on updating business plan, market research, marketing plan, refinancing, Small Business Administration (SBA) loans, etc.

Summary of Interviews: Main Topics Covered and Information Collected

Following is a summary of main topics and information collected during the series of interviews ARDC held with communities affected by the flash flood disaster.

Budget

As a result of the June 2012 flash flood disaster, local governments at the City/County level experienced budget impacts on many different levels. These budget impacts were immediate for flood response and in many cases have also produced extended, on-going challenges.

- Providing staff response to the flood (administrative paperwork and reporting, grant management, etc.) has resulted in a significant stress on many local government budgets, resulting in having less dollars for more future work because of the flood. Financial priorities have to be re-established to provide continued staff time and project dollars to support local recovery.
- Loss of seasonal homes in the area resulted in people not visiting the area. This produced a negative economic impact to communities as a result of homeowners who did not come to visit their 2nd home.
- Cities that owned impacted campgrounds or liquor stores experienced a loss in revenue, except for one city that set up an outdoor liquor store under tents and remained in business.
- Cities and Counties have experienced a loss of tax base due to damaged buildings; particularly in the case of abandoned buildings.
- Buyout with QuickStart does not allow property to go back on tax rolls. The state program that provided funding to local governments to buy out flood damaged properties requires that said properties remain in public ownership. This requirement reduced desirability for the program by local governments. More flexibility allowing properties to be remediated and returned to the tax rolls if disaster resiliency measures could be put in place could serve communities better.
- One community had to take out a no-interest loan from League of MN Cities to pay for costs associated with FEMA repairs until FEMA would provide reimbursement.

Economic Impact

The June, 2012 flash flood disaster resulted in immediate as well as long-term impacts to economic development that helped to stabilize and sustain communities hit by the flood.

- Many small businesses already had/have loans they are repaying and couldn't afford to take advantage of the MIF flood recovery loan, for which then would incur added debt.
- Struggling businesses that were just barely making it before the flood may find they have to close.
- Tourism impacts haven't been fully calculated as the first full season post-flood (2013) is approaching.
- Businesses often financed repairs themselves because they couldn't waste time waiting for funding; they needed to get back into business as quickly as possible.

- Some very large industrial businesses brought in independent repair service personnel; they were not hit as hard financially as small business owners.
- Flood impacts to businesses and homes were often a result of overwhelmed public infrastructure systems.
- Almost no small businesses had flood insurance in the impacted region.
- At the regional level, the Northland Foundation's program of offering \$5,000 - \$10,000 quick-response grants to businesses immediately after the flood was a very well-timed, well-run, and well-received financial response to help businesses begin immediate recovery.
- At the State level, the Minnesota Investment Fund (MIF) Flood Recovery Fund offered business funding for recovery with some strings attached. Some business owners chose not to participate because they are older and may not intend to be in business for the 10-year period to qualify for the forgivable portion of the loan. For many, the MIF loan was felt to be too much of a risk versus dealing with paying for flood repairs on their own.
- One downtown area was in need of major redevelopment prior to the flood; now the city is faced with abandoned buildings and potential for blight and more urgency around the redevelopment and planning/zoning process. All of this requires funding which is in short supply post-flood; cities are facing both redevelopment challenges and costs for deferred maintenance.
- Some jurisdictions view the opportunity to rebuild in a positive light in that they will get a fresh start in their downtowns.
- Most communities reported that the primary impact was interruption of business. The 2nd most common impacts were to government, tourism and second seasonal homes.

Communication

Effective means of communication during and after the flood disaster between local residents, business owners, and local government were critical for all aspects related to the flood event.

- Overall, communities reported that they had a citizen/local business-to-business communication-network in place and effectively functioning during and after the disaster.
- One community used its Chamber of Commerce email list to communicate during the disaster with the business community. In this community 65% of businesses were members of the Chamber, so it was a very effective means of outreach.
- Some cities used their websites and most used town hall-style meetings and update sessions to inform business owners and residents.
- One community immediately established a Flood Director position to deal directly with FEMA and to coordinate with the local fire department. This person's position was still in effect at the time of interview (nearly one year post flood). Having this person in place during the disaster allowed the Mayor and the City Administrator to have the ability to have a strong presence out in the community. The mayor said that having the ability to delegate technical matters for the flood response to others allowed him to focus on the larger picture of communicating with the community.
- Nearly all communities held public meetings on a regular basis (weekly) to update the public on resources and gauge needs. One community televised their public meetings so that those who could not attend would still be able to get the information they needed.

- Several Emergency Operations Centers (EOCs) were set up; emergency personnel didn't seem to have a problem differentiating among these but some service organizations had difficulty because they are not familiar working with an EOC in a disaster.
- An important asset was that call lines were answered by live people from the region in one county. People felt good that they were talking with a real person who had awareness of local impacts and available services.
- All businesses in one county were contacted several times regarding Northland Foundation funding, DEED survey, impacts, and MIF funding opportunity.

Gaps

Cities and counties often expressed that they discovered gaps in information or resources (financial, technical assistance) that posed both an immediate and longer-term challenge to economic-development recovery from the June 2012 flash flood disaster.

- Home-based businesses didn't qualify for MIF funding.
- Multi-family residential units didn't qualify for MIF funding.
- Vacant commercial buildings didn't qualify for MIF funding.
- Second homes in resort or tourist areas didn't qualify for MIF funding.
- Determination of new, updated flood plain areas with maps are not expected to be done for several years. Existing maps are outdated, making it difficult for communities to address land use and zoning.
- Cities that didn't have furniture stores or other supplies like a lumber yard (or if the city had the business but it was flood damaged), the revenue was lost to another city that had the service or retail venue.
- Some local governments discovered a need for a regional resource list. One city found out days after the flood that there were urgently needed supplies available from a state agency, but the city didn't know the questions to ask nor to whom they should address the questions.
- Disaster funding and technical assistance need to exist to assist different levels of business with different needs (e.g., ranging from huge industrial and retail; small business; warehouses and storage; vacant commercial buildings; agricultural sector; home based businesses; rental, multi-family housing; tourism-related businesses).
- Small cities expressed that they can't fund engineering costs and they don't have full-time engineering staff.
- Redevelopment funds for cities are almost non-existent in the state.

Preparedness that Helped Prior to the Flood

Each city and county expressed that certain matters of preparedness prior to the flash flood disaster were extremely helpful to have in place. Such matters of preparedness were seen as an asset for the flood response and recovery.

- Prior investment in training of police, public works and fire department personnel was an asset. In two cases, prior scenario training had nearly been identical to the flood disaster and proved to be extremely helpful.
- Emergency plans had been distributed to key players in one community prior to disaster.
- Good working relationships with other cities, the county and state agencies prior to the disaster resulted in more effective inter-governmental cooperation during and immediately following the flood.
- The regional trail was able to be used as a vehicle route when roads were impassable. This was a major asset for emergency response workers to move between communities.
- Local residents and some businesses played a key role in flood response, providing food and services. Local “community connections” already in place (e.g., between residents and local churches or other organizations) helped make this network of help work effectively.
- County/cities were able to offer dumpsters for cleanup immediately with some budget funds they made available.
- Other non-impacted counties sent in their Assessors to provide assistance and paid for the staff they sent.
- Some of local responders had worked on past Red River Valley floods and had experience that proved helpful in the response of this flood.
- In most cases there was no community list-serve of email addresses to do outreach and no use of City websites for communication during or after the flood. However, in one case the community’s Facebook page was the main source of providing quick, up-to-date information and was seen as an important tool.
- The Minnesota Water/Wastewater Agency Response Network (MnWARN) was an excellent resource for at least two jurisdictions; signing up as a member allowed access to other towns in a mutual aid arrangement.
- In one city, the local park was originally designed in a bowl shape design to hold overflow of the river; this served its role in the 2012 flood.
- One city’s water tower was located on a high hill on the outskirts of town which proved to be a wise decision in that the town didn’t suffer interruption in water supply during the flood.
- One city had recently cleaned and scoped all of their sewer lines just prior to the flood, which afforded them good data to assess damage after the flood.
- In some cases, Chambers of Commerce were active in assisting with communication post-flood to businesses; in others there was no business owner affiliation, although one city mentioned that business owners assisted each other.

Planning / Changing Priorities

Flood-affected cities / counties reflected on the impact of the flash flood disaster on their need to re-evaluate local planning needs and to re-prioritize matters such as budget spending, staff time, project identification and project implementation.

- Tax Increment Financing (TIF) and growing city’s tax base were important to all cities and counties.
- Many had to plan for major efforts such as repairs to the local school, moving the Arena, making repairs to campgrounds and city infrastructure....both with and without FEMA funding to assist.

- All upgrades have new code compliance requirements which have added expenses.
- Cities want to expand retail, expand housing, and look at potential for new commercial businesses.
- All expressed that they will need to look at planning and zoning differently going forward. However, new floodplain maps are critical to any re-zoning efforts, and they are aware that this may take 10 years to happen.
- One county expressed that having a “Community Action Council” in place would have been helpful.
- One city was looking at starting a “commercial club” in absence of chamber of commerce.
- In two neighboring cities, a merger is being discussed. This discussion had had begun before the flood, but the two worked so well together during flood and furthered relationships that the idea of merging became even more apparent.
- Some communities expressed the need to build in a “budget buffer” for potential future disaster response.
- One community plans to update its Strategic Plan and ensure that many community players are at the table, including businesses.
- General feedback gathered was that outreach is needed to strengthen tourism appeal for people to still visit these communities that were hard hit by the flash flood. In addition, there is a concern to be able to still attract new people to move to these communities and new businesses to locate there. They want to grow their communities, but there is a negative flooding reputation after this disaster, which is a deterrent to growth. Some communities expressed they are concerned with how to overcome this.
- One community mentioned that in their future re-development plans they will have to move their businesses “up the hill” to higher ground instead of in their downtown Main Street area. They said that this will change the character of their community, and their downtown will be different. This offers both a challenge and an opportunity in how this affects the character and resources of the community.
- Addressing re-development of businesses that have been ruined is a concern. How to eliminate blight and vacant buildings without funding to help with this? If plans include to use these new spaces for open-space and parks, how to best use that as a community asset?

Funding / Lack Thereof

Cities and counties abilities to respond immediately to the flash flood disaster and address recovery needs were impacted by available or needed funding on every level.

- Most expressed that a financial draw account would have been helpful to cities so they wouldn't have to tap into reserves to front the FEMA money until it is paid.
- Two counties and one city stepped up to handle the MIF loan business applications; Applications continue to be processed, but the loans were not as actively utilized as thought they might be.
- The Northland Foundation flood response grants were quickly dispersed and very helpful to businesses in all affected communities.

- Funding gaps included flood prevention, water and wastewater, hazard mitigation planning, planning and zoning, multi-family housing, second homes, vacant commercial buildings and city zoo.

Lessons Learned

Flood-affected communities expressed several key “take-away” lessons learned from the June 2012 Flood response and ongoing recovery:

- Local administration of disaster recovery loans is best.
- Keep counties involved in process but maintain a community-focused recovery.
- Current, digital maps of the flood plain are needed so that effective planning and zoning can occur. How do local governments get information on the how & when this will happen? And by what agencies?
- Communication with businesses seemed to be immediately effective using the Chamber of Commerce listserve. Otherwise, communication of needs was “neighbor to neighbor” and “door to door”. Use of Facebook was also very helpful for quick communication via social media.
- The affect of the disaster on tourism is very important in the region. All communities reported that tourism is major piece of their economies, especially those that are located near a key bicycle trail or other recreational resource (i.e., campgrounds, fairgrounds).
- The affect of the flood disaster on public perception of population & business losses is important. (Are communities perceived as growing or shrinking? Are communities dying after the disaster or bouncing back?)
- Having some sort of financial bumper is important for disasters. Only one community reported that they did not experience a problem with having some readily back-up funds available, but for many this was a problem (including the need to pay for damage repairs before FEMA could make reimbursement).
- County Economic Development directors played an extremely important role in assessing the impact of the flood on local businesses (door-to-door) and communicating with them on needs, helping to find financial solutions (managing the MIF grant).
- The flood disaster unveiled that communities need help with planning on many different fronts (strategic planning, planning and zoning, economic development planning, downtown redevelopment, tourism, etc.) and that funding is necessary to help with these planning efforts if seeking outside technical assistance. Most communities do not have this possible in their budget, and there are nearly no grants available that will cover planning assistance. This is a major barrier to progress and building disaster resiliency.
- For communities that have flood-prone business districts, there is a concern of how to redevelop business areas without killing their present main street.
- Discrepancies and emerging damages. Lack of familiarity with indicators unique to flash floods, hidden damages, and slow to emerge damages created gaps between recovery needs and resources as time passed since the flood. FEMA assessments documented 85 percent fewer damaged homes than local assessments. FEMA also documented fewer damaged commercial properties, though the exact difference is unknown. Local governments also report significant damage that was slow to emerge, and therefore undocumented by assessments conducted in the

weeks after the flood. Settling of ground and especially the freeze-thaw cycle from winter to spring revealed significant damages to foundations, mechanical equipment, buried infrastructure, and road beds. In most cases these damages are not eligible for approved disaster funds. Some local officials stated that periodic damage assessment follow-ups were needed to assess the full extent of impacts from natural disasters and help communities recover more completely.

- Damage levels were not determined sufficient for the region's homeowners to qualify for individual assistance. Insuring that the region's work force has quality affordable housing through rebuilding or rehabilitating flood damaged homes is an essential economic development need.

Recommendations

Based on the interviews conducted and additional information collected, ARDC provides the following recommendations for communities, government agencies, and non-profits to consider as they plan for greater economic resiliency against future natural disasters. These recommendations are provided to support planning efforts that will help to mitigate the effects of future disasters on economic development locally and regionally for Northeast Minnesota.

A. Develop and Mobilize Micro-Loans and Micro-Grants for Disaster Response and Recovery

Micro-loans and micro-grants have been identified as a best practice for providing quick assistance to small businesses. The Northland Foundation's Business Flood Recovery Fund has been cited as one of the most successful local response efforts following the 2012 floods.

The program should be evaluated to learn how the region can keep the basic infrastructure of this program in place and how other groups can duplicate it or enhance it so that it can be remobilized even quicker in the aftermath of a future disaster. Micro-loans should be explored as a source of assistance immediately following a disaster. Regional economic development funds, revolving loan funds and additional commercial lenders should examine their capacity and adopt disaster recovery lending programs that could be enacted immediately after future disasters.

B. Maximize Planning and Zoning for Disaster Mitigation, Response, Recovery and Resiliency

1. Land Use Planning:

Decisions made before and after a disaster affect the resiliency and recovery of a community in the event of a disaster. Communities that integrate disaster resiliency into land use planning and development decisions can mitigate potential disaster impacts by:

- a. Integrating a hazard element into Comprehensive Plans, either as a stand-alone section or in discussion of other plan sections such as housing, infrastructure, and economic development.
- b. Assessing disaster vulnerability of sites in development plans.
- c. Encouraging development in less hazardous areas.

- d. Minimizing or mitigating vulnerable types of development in hazardous areas.
- e. Reducing disaster vulnerability through land use and zoning regulations.

2. Economic Development Planning:

Recovery dictates long-term success. The return of jobs, tourism, and capital investments are dependent on housing recovery, infrastructure restoration, environmental restoration, and social service provision. Communities should integrate disaster resiliency into economic development planning by:

- a. Assessing the unique needs and challenges for small businesses, large employers, economic diversification, and workforce/residents in the face of a disaster.
- b. Prioritizing economic development projects that are disaster resilient and fill a need in the post disaster community.
- c. Encouraging all physical projects to address disaster resiliency in the planning stage.

3. Infrastructure and Public Facilities:

Restoration of infrastructure and public facilities is a prerequisite for recovery. Communities should prioritize long term infrastructure needs to take advantage of opportunity to upgrade, mitigate, or relocate infrastructure following a disaster. In the rush to rebuild, communities should be prepared to avoid repeating mistakes or missing opportunities to develop systems that will serve their residents and businesses better in the future. A disaster resiliency factor should be added to routine capital project planning.

4. Planning and Recovery Facilitation:

To support community planning for and recovery from disasters, ARDC is available to work with communities on a project basis to:

- a. Offer a forum to convene diverse stakeholders and facilitate discussion and planning initiatives around the issues of economic resiliency and preparedness.
- b. Provide communities and businesses with regional demographic and economic data, hazard vulnerability and mitigation data, and disaster impact data.
- c. Establish familiarity with economic and community recovery funding sources and programs.
- d. Explore how ARDC's revolving loan fund can be used to assist disaster impacted businesses.

C. Improve information cataloging for long-term recovery and resiliency

ARDC found that a lack of a one-stop portal for information on the evolving economic impact of the disaster is a challenge to long-term planning and recovery efforts. A one-stop data repository may be best set up at the county and state levels. An up-to-date data repository can be useful for:

- Developing and securing funding for recovery and resiliency programs and assessing the effectiveness of mitigation programs. (TIF districts, redevelopment programs, business continuity planning)
- Establishing baseline to assess the long-term issues presented by future disasters in the region or elsewhere in the state.
- Developing new local, regional, and state policies and programs.
- Developing disaster profiles for use in community planning.
- Developing tools and metrics for evaluating progress against set goals, objectives and milestones.

**Study developed by the
Arrowhead Regional Development Commission**

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