

Disaster-Readiness for Your Main Street

You hope never to have to deal with it, but there is always the potential for a natural or man-made disaster or other crisis that could affect the downtown business district and the community at large. Just as you would with your home and family, it is critical to be prepared in the event catastrophe strikes downtown, whether it is a single business or the entire district. How quickly could your district or business owner recover? Help your business and property owners be ready for the unexpected. Here are just a few things you can do to be prepared better in the event disaster strikes your downtown.

Prepare your organization to be operational in the event of catastrophe downtown. Be ready to operate out of an alternate location. Your downtown property owners and business owners will look to your organization to take the lead in keeping things going.

Maintain a current, comprehensive downtown property inventory list with photos. Know who owns each property, what business is housed there and how to reach both the business and property owner. You should be doing this as a matter of routine; disaster-preparedness is just another reason it is important. Keep a back-up of this information in a safe, off-site location.

Videotape your downtown district under normal conditions and document any problem areas, such as those that flood regularly, so that you have evidence if a natural disaster has caused an existing condition to worsen. Again, maintain a back-up of these materials in a safe, off-site location.

Take photos or videotape conditions in the downtown after a disaster, especially if damage is widespread, as with a tornado or flood, once it is safe to be out on the streets.

Get involved with the community's overall disaster readiness planning. Get your board or other stakeholders involved in the process. Hold a downtown disaster drill in conjunction with any community-wide drills, such as those scheduled during Tornado Awareness Month.

Encourage property owners to regularly assess and maintain their properties. Catching problems before they escalate is one way to reduce the risk or lessen the impact of a catastrophe. It could help them avoid potential liability issues as well.

Work to provide business and property owners with information on determining whether they have enough coverage for their businesses, employees or properties. Adequately insuring a business and/or property is critical but often overlooked. The December 2006 issue of the National Main Street Center's® *Main Street News* covers this in "Averting Disaster: Asset Protection for Main Street Businesses."

Work with police, insurance companies and the fire department to educate business and property owners about building and inventory protection before a crisis hits.

Educate business and property owners on the value of having back-up copies of their important documents such as insurance policies, inventories, etc. and keeping them in a safe, off-site location.

Encourage businesses to have a disaster plan of their own to keep themselves, employees and customers safe if something occurs during business hours. Employees should be made aware of the plan in case there is a disaster at a time when the business owner is not on site.

Develop a list of resources, such as insurance providers, FEMA and local relief organizations, that provide assistance in the wake of natural or man-made disasters.

Create a "what to do if disaster strikes" pamphlet for business and property owners that outlines the steps that need to be taken before calling the insurance company or FEMA. Include reminders on shut-off locations for gas, water and electricity. Encourage business and property owners to create building evacuation plans, take inventories regularly, keep important numbers handy and consider other first steps. Post the pamphlet online as well as distributing hard copies.

Disaster-Readiness for Your Main Street

Study the community's code compliance policies. Review all of the relevant health, safety and building codes for regulations and procedures that might hasten demolition of damaged buildings, post-disaster.

Act as a resource if other parts of the community are affected by a catastrophe but downtown is open for business. For instance, are there storefronts that could serve as temporary business locations or command centers for part of the relief effort?

Tell your story. The downtown revitalization organization still needs to be the "go-to" group for information on events that have affected the downtown business district. Coordinate with public officials for situational updates and keep the media as well as the business community informed. Be a resource for information on free assistance and services, steps to recovery, how to save historic buildings, state and federal assistance, etc. Send out press releases regularly to make sure downtown's needs are known and to remind people to continue shopping in the district.

Read the National Main Street Center's® comprehensive articles on disaster planning and recovery in *Main Street News*: "Coping with Disaster," October 2002, and "Keeping Post-Disaster Main Street Going: You May Be Down, But Not Out," October 2005.

The best time to plan for a disaster is before one happens.