

Post-Disaster Community Recovery Plan

“Concern for Community” is one of the **Seven Cooperative Principles for Credit Unions** (the others are: voluntary membership; democratic member control; members’ economic participation; autonomy and independence; education, training, and information; and cooperation among cooperatives).



As member-owned cooperatives, credit unions look out for their members’ interests and provide a level of service not generally available at other financial institutions (“service” in the credit union world means providing individuals, families, and entire communities with economic stability through the dignity of financial empowerment). Credit unions are different; we’re about taking care of people – in good times and in bad. This difference needs to be continually showcased.

The Ohio Credit Union League is pleased to provide its members with a Post-Disaster Community Recovery Plan. Following this plan will help your credit union be prepared to help people, by offering critically-needed assistance and services to your community, members, employees, and volunteers in the face of a disaster.

I. Ways Your Credit Union can Support the Community Before a Disaster

During this phase, community collaboration should be emphasized to ensure disaster response times are quick and deliver the appropriate services to those in need. Common preparedness measures include:

- Creating a community directory that highlights organizations, such as Neighborhood Watch or other civic associations, and individuals in the community that would be willing to assist others. Special skills include but are not limited to: boating, child care, clothing services, construction/demolition, medical treatment, temporary housing/shelter, tree removal, and veterinary services.
- Establish partnerships with agencies and organizations, such as the Red Cross and local churches, which will be the first to respond to the disaster, so your credit union, can assist with the community’s immediate needs.
- Teaching credit union members about disaster preparedness by partnering with agencies and organizations that conduct trainings on family preparedness, including property protection, evacuation, first-aid, and supplies, and neighborhood collaboration programs.
- Designating a community disaster recovery person to implement the steps noted above and request **Ohio Credit Union Foundation grant funds** to assist your credit union’s community recovery efforts.

II. Immediate Community Needs After a Disaster

A Post-Disaster Community Recovery Plan needs to account for a first wave of core emergency services for members, employees, volunteers and the community. These needs include, but are not limited to:

- Food, water, and ice
- Batteries, flashlights, waterproof matches, water-tight containers, and candles
- Clothing, diapers, formula, and blankets
- First-aid supplies and access to currency
- Temporary housing/shelter, plastic sheeting, whistles, and phone cards
- Gas and transportation
- Cleaning supplies
- Games and books

III. Long-Term Community Needs After a Disaster

A Post-Disaster Community Recovery Plan should also account for long-term recovery needs. The services and products individuals may need to recover from a disaster include:

- Short-term loans for insurance deductibles, temporary living expenses, or restocking the refrigerator and freezer
- Low-interest loans for rebuilding or purchasing a new home, replacing lost vehicles, and household items
- Affordable access to safety deposit boxes to ensure that valuables are safe

The Ohio Credit Union Foundation has grant funds available to assist Ohio’s credit unions with their community disaster relief efforts. In the past, disaster relief grants have been awarded for the following: restocking educational resources needed for students to receive a quality education, helping credit union members pay insurance deductibles, and providing credit union and community members with the cleaning products and furniture needed to make their homes livable. For more information, visit the Foundation’s Web site at www.OhioCreditUnionFoundation.org.