

Community Resilience

Arkansans help each other when disaster strikes

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September 2023

ENGAGE

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Rescue, Relief and Recovery After the Storm



We have all seen the images on television. We have seen trees down, roofs blown away, and whole neighborhoods destroyed. With natural disasters all too common, this is almost a way of life for many Arkansans.

Thankfully, when disaster strikes, you also see the people of Arkansas at their best. Our collective adrenaline kicks in after a tornado or other disaster. Volunteers show up to help remove debris, provide water and supplies, create temporary housing and feed those on the front lines. Television news outlets often capture people in their most vulnerable moments after homes have been destroyed. You hear survivors say, “I’m alive, and my family is alive, that’s all that matters.” And in that moment, it is all that matters.

But our attention spans and the news cycles are short. “Full recovery” can sometimes take months, and more often, years. There are three phases to disaster recovery work. First, the “rescue” phase, making sure people are uninjured, accounted for and safe. Second is the “relief” phase, a temporary state that meets basic needs like food, shelter and clothing. The third is “recovery” where people are beginning to be whole again without lingering losses or issues from the disaster.

It’s that final “recovery” phase that doesn’t get a lot of attention and resources, but it is where philanthropy and community leadership can come together to bring people across the finish line. Recovery is a marathon, not a sprint. And it’s where we are now in Wynne and central Arkansas following the March 31 tornadoes.

A resilient community can withstand, adapt, and recover from various shocks, stressors, and challenges it may face. In this issue of ENGAGE, we feature inspiring examples of resiliency alongside the struggles that some of our communities are still facing.

I encourage you to explore this publication to learn more about the complexities of long-term recovery work, but also to learn about some of the heroes who always emerge — both people and organizations that can be relied upon to show up when help is needed most, in the short and long term.

Best regards,

Heather Larkin
President and CEO



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On the cover: Damage from the March 31, 2023, tornado that struck central Arkansas. Photo by State Farm.



Families Seek Help Rebuilding Lives

By Kim Dishongh



Charlotte Jackson and her two children stand on the foundation where their home used to be in Little Rock.

Charlotte Jackson was at work when a tornado tore through her neighborhood on March 31, 2023.

Her focus during the storm had been on the children in her care at a kindergarten through 8th grade school and on calming her daughter, across town at the high school she attends.

In the aftermath, she faced shock and confusion at seeing what little was left of her home.

"I couldn't tell which house was mine at first," she said. "There was no roof and a portion of the back side of it was wiped off by the biggest tree in my yard."

Jackson's disabled sister lived with her, but fortunately she had gone on a rare outing with a friend that day. Jackson's 20-year-old son was also out and the 6-year-old grandson who often stays with her was in school.

It took her two days to free the family's dog, a 100-pound cane corso, trapped between a huge fallen tree and the back of her house, and send him to stay with a friend while she figured out what to do next.

"I couldn't open the back door to get to him, and I know why now," she said. "It was because of the structural damage to the house. Anything could have caused that wall to tumble over. They literally put together ropes and boards to keep it from falling over. It could have crushed me."

Jackson had a small bag of clothes in her backseat because she was prepared to leave right after work for a weekend of travel volleyball with her daughter. She couldn't go, of course.

"I had never missed a game," said Jackson. "There were so many decisions to be made in that moment. I think decision-making almost happened without you, you know? Like you're just instantly planning your next step. That's constant. I mean, even today."

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ENGAGE



Jackson's daughter carefully treads around a fallen tree and busted sidewalk by their house. "My daughter is normally strong and stoic," said Jackson. "But she broke into tears when she saw our home."

Jackson and her sister slept in her truck in a hotel parking lot the first night, unable to find a vacancy or a voucher.

The next day, a church donated tarps and sent out people with chainsaws to help with cleanup.

In the days that followed, there was more help offered, in various ways and from multiple sources.

"I had never been through anything like that before," she said.

Volunteers from all over the state — and beyond — had converged upon storm victims, offering to help them box up belongings, she said.

"Most people think the volunteers from everywhere that come initially is helpful — and it is," she said. "But it's not the right protocol."

The insurance adjuster wanted to see things just as they were immediately following the disaster, and moving — or removing — things can affect claims and compensation, Jackson explained.

She might have gathered things on her own, anyway, to protect them from further damage from the elements. "You want to gather your things, find things that are sentimental to you," said Jackson. "But once you file your claim with your insurance, that's when you know that no

one should have touched these things. There's a slap on the hand for that, and you don't know any better."

Jackson thinks some of her belongings might have been stolen before that, by predators who snuck into the neighborhood, removing boards and slicing through tarps that covered holes ripped open by the tornado. She can't be sure, though, the things that are missing weren't blown away by the storm.

Many of the clothes that were boxed up by the insurance restoration service were damp when stored and are now moldy and unusable. She does not have the budget to go out and replace everything that was in her closet, what with everything else she lost, so she got a few outfits for work and wore them on repeat until school ended for the summer.

Kenya Brooks can relate. Brooks didn't have so much as a pair of shoes after the tornado struck her apartment building. She and her teenaged son, Karson, and a little girl Brooks was tutoring had huddled in the bathtub of Brooks's Little Rock apartment as the tornado roared through.

"I had my arms around them, and you could hear the bricks being pulled off the side and the roof being torn off," Brooks said. "I go out, and there's a busted gas line, so now there's a gas leak. I was like, 'OK, now we have to figure this out. We survived a tornado, we've gotta go.'"

She had taken off her shoes when she got home that afternoon, expecting this storm to pass like so many others had in the past. She doesn't even remember her feet being sliced after the storm, as she picked her way across the floor, where glass and debris mingled with Karson's video game system and broken furniture and other now-destroyed personal belongings.

She and the kids huddled in the entryway to another building for a while, directed away from the gas leak. Someone she did not know brought out alcohol to clean her wounds before they had to move further away for safety. Brooks stayed with a friend that night, and Karson's track coach and someone he knew pooled money to cover a week's stay in a hotel for them after that.

"The community really pulled together," she said. A high school in the area opened its doors as a shelter and a place to dole out food, clothing and hygiene items. The PTSA at the school where she worked collected hygiene items, batteries and gift cards, and churches in the area opened food and clothing pantries as well.

"The Tide people let us wash two loads of clothes free, and there were food trucks that had food, and that was great," said Brooks. "I will say that there was difficulty in getting the information."

Brooks often did not see social media posts about resources in time to get the help she needed, and websites that might have been useful were not updated quickly enough for her to find out where to go.



"Somebody that worked for the city was handling hotel vouchers, and I emailed, but I never got a response," she said. "I think the resources and things that were available were great, but I think getting the information out to the people so they could take advantage of those resources was not that great."

She hesitates, worried about sounding ungrateful, but if she's honest, Brooks has to admit that not all of the donations were good matches, either. She was grateful for the support, though much of the clothing items didn't fit her or her son properly or fit the requirements of their job or school. It might have felt trivial, but she had been through trauma and desperately needed to feel the familiarity of clothes she might have chosen for herself.

A few days after the storm, Brooks got a text message from her apartment management letting her know she could schedule a time to get things from her apartment. "They were really worried about the integrity of our buildings," Brooks said.

In the short time she was allowed in, she grabbed clothing and some of Karson's things. She didn't come away with much, but she chose items that were most meaningful. Finding a new place to live was a challenge. Apartments in her price range were scarce, and there were several people trying to get in. And it was expensive.

"That was frustrating," she said. "A lot of people were running these move-in schedules where there were specials to get in, but then rent was outrageous. I just lost everything — I can't afford to give you \$2,500 a month. The application fee, the admin fee... if you're thinking about people who have lost everything, these fees are nonsensical."

In all this, there have been lessons learned. "I would say that people need to be prepared, and at least have important documents in one special spot," said Brooks, who wishes she could have done that rather than having to pay to replace social security cards and birth certificates after the fact.

She knows people wanted to help, and that many weren't sure how. "I think the best donations were either gift cards or money for toiletries or other things you need," she said. For both Brooks and Jackson, the recovery process is ongoing.

Jackson's insurance adjuster was initially not allowed to enter the neighborhood. She understood that there were safety issues, and later that there was a need to keep out looters who showed up to prey on victims with unoccupied, impossible-to-secure homes. But the restricted access delayed her claim, and with extra delays due to labor and supply shortages, demolition of the old house took longer than expected, and construction of a new one has yet to begin.

She has lived in five temporary locations since April, often having to leave work at a moment's notice to remove her family's belongings from one and find another when an insurance matter cropped up.

The insurance allowance she gets to cover temporary housing, however, is about to run out.

"And I can't afford it," says Jackson. "I'm not sure what we'll do."



"You want to gather your things, find things that are sentimental to you. But once you file your claim with your insurance, that's when you know that no one should have touched these things. There's a slap on the hand for that, and you don't know any better."

— Charlotte Jackson

Long-Term Recovery Groups Activate After Disasters

By Jessica Ford



Debris piles linger months after the tornadoes in Little Rock. (John Sykes/Arkansas Advocate)

A VOAD Long-Term Recovery Group (LTRG) is a collaborative effort that emerges after a disaster. It's a who's who of national and local organizations working together to provide disaster response and recovery services. VOAD stands for "Voluntary Organizations Active in Disaster."

Human, material, and financial resources flow into communities after a disaster, but funds decrease as public awareness diminishes over time. A strong, well-organized LTRG can ensure that available resources are utilized to address long-term recovery needs.

National VOAD members and partners have learned a lot over decades of experience in disaster response and recovery. Those hard-earned lessons are captured in VOAD's recovery guides and with traveling staff and volunteers who step up and help nationwide.

In Central Arkansas and Wynne, these groups began forming in July organized by the Arkansas Chapter of VOAD.



Membership in these two hard-hit areas is growing, and the groups meet every few weeks to assess and coordinate how they can collectively help those still impacted by the March 31 tornadoes. The groups consist of various organizations, including the Federal Emergency Management Agency (FEMA), state agencies, nonprofits, community groups, volunteers and faith-based organizations.

In disaster response and recovery work, there are typically two phases: the immediate response phase and the long-term recovery phase. While the immediate response phase focuses on addressing immediate needs such as search and rescue, medical attention, and providing shelter, the long-term recovery phase deals with rebuilding and restoring the community to its pre-disaster state or even



Recovery is not only about the restoration of structures, systems and services – although they are critical. A successful recovery is also about individuals and families being able to rebound from their losses and sustain their physical, social, economic and spiritual well-being.

improving upon it. The latter is when LTRGs activate. To do this most effectively, a key function of the group's recovery work is case management. Case managers are hired by LTRGs and are the "funnel" point persons receiving applications from disaster survivors. These case managers provide individualized assistance, personally helping survivors navigate available resources and services. Those seeking assistance are typically people who've been denied FEMA funds or were either underinsured or uninsured. For example, if someone applies to the case manager for a new roof because of being underinsured or received an estimate for repair that is unaffordable, the case manager vets the application and presents it to the LTRG. Because all the organizations actively helping are sitting at one proverbial table, each may offer something to help.

ONE COMMON SCENARIO

A national building supply store donates a large amount of roofing materials following a storm, but storage is needed for all those materials. A local nonprofit with storage space offers to house the materials temporarily. Then, as with many disasters, a group of volunteers from a nearby state comes in to help with installing roofs and construction work, but they need to be housed and fed. So a local church offers to house the volunteers while a local food pantry provides their meals.

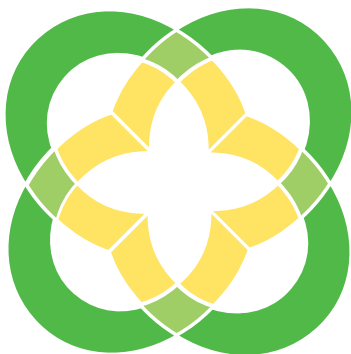
The roof gets installed at a lower cost and more quickly than if the applicant had gone through the process alone. This

saves resources for the applicant, but it also ensures a coordinated effort where individuals aren't getting duplicate resources from various organizations.

Case management is one component of the work of a Long-Term Recovery Committee, but the full scope includes:

- **ASSESSMENT** Conducting thorough assessments to understand the extent of the damage and community needs.
- **COORDINATION** Collaborating with various organizations and agencies to ensure a coordinated approach.
- **RESOURCE MANAGEMENT** Managing and distributing resources, including funds, volunteers, and supplies.
- **CASE MANAGEMENT** Providing individualized assistance to disaster survivors, helping them navigate available resources and services.
- **RECONSTRUCTION AND REBUILDING** Overseeing the process of rebuilding infrastructure, homes, and other essential facilities that were damaged or destroyed.
- **EMOTIONAL AND SPIRITUAL CARE** Offering support to survivors for their emotional and psychological well-being.
- **PUBLIC AWARENESS AND EDUCATION** Communicating with the community about available resources, recovery progress, and steps to take in the aftermath of a disaster.
- **ADVOCACY** Representing the needs and concerns of the affected community to local, state, and federal authorities to ensure they receive appropriate support.

Overall, a VOAD LTRG plays a crucial role in guiding a community through the complex and challenging process of recovery after a disaster. It leverages the strengths and expertise of various organizations and volunteers to help the community rebuild, heal, and become more resilient in the face of future challenges.



Arkansas Community Foundation's Disaster Recovery Fund was activated in the wake of the tornadoes that hit Central Arkansas and Wynne on March 31. The Central Arkansas Tornado Recovery Fund (for Pulaski and Lonoke counties) and the Cross County Tornado Recovery Fund (for Wynne) were established to support nonprofits serving these communities' long-term needs. The Foundation is participating in LTRG meetings in both Wynne and Central Arkansas. Grants of up to \$25,000 are being made to organizations serving both areas to organizations working in long-term recovery efforts.

A Community Rebuilds

Permanent housing remains a need for dozens of Wynne residents

By Adena J. White



“There was a storm that destroyed, and then there was that storm of compassion that blew into our community.”

— Father Fred Strasser
Wynne Church of Christ

More than five months after a deadly tornado tore through the city of Wynne, dedicated volunteers in the community continue to help residents rebuild their lives.

Fred Strasser is a minister at the Wynne Church of Christ who is working to help families recover after the March 31 storm. The church is located just a block from Wynne High School, which was heavily damaged during the tornado. The church building remained structurally sound, making it a convenient location for a disaster relief station.

“We could look across the street from the church and see houses that were just obliterated,” Strasser said. “Because our building only had minor damage, that put us in a great position to be able to help people.”

From day one, Wynne Church of Christ served as a venue for volunteers to store donations, prepare meals, freshen up, and sleep overnight. Utility crews were able to use the

church’s parking lot for their trucks, tractors and other large machinery.

Strasser summed up the community’s needs following the tornado in three words: manpower, materials and money.

Manpower and materials were the most urgent needs in the aftermath of the tornado, which were met thanks to the generosity of volunteers from across Arkansas and neighboring states. Strasser said volunteers have logged thousands of hours and have helped provide more than 300 families with food, supplies and funds to help with expenses, such as tarps and storage unit rentals.

The greatest need for the foreseeable future is money.

Leanne Lovell is a volunteer with Wynne Relief and Recovery, which the City of Wynne established immediately after the storm to serve as a distribution center. City officials rented an empty warehouse at 187 Murray Avenue to collect and distribute donations of food, water, clothing,



toiletries and other essential needs. In the months since the tornado, volunteers are prioritizing making home improvement materials available to people who are moving into permanent residences.

“Our goal now is to find what we can do for the long term, and that’s going to be to repair homes that simply need quick fixes so they can be move-in ready,” Lovell said.

Strasser said that close to 50 families remain in temporary housing. Volunteers are working to try to get them into a permanent housing situation, whether by purchasing a tiny house or a fixer-upper or by looking for lots where mobile homes can be placed.

“These people are going to have to be able to find a permanent dwelling,” Strasser said. “I don’t know any other way to do that other than through financial help. I know you can’t buy everybody a new home, but maybe we can get funds together that will help them get back on their feet.”

Lovell and Strasser both addressed the dozens of underinsured and uninsured homeowners and renters who cannot afford to move forward. Some are waiting on insurance payments to cover the cost to demolish their damaged homes so they can focus on rebuilding. Others have homeowner insurance policies that do not cover the rising costs to rebuild a home. And renters are left with no options at all.

“People are overwhelmed with the process,” Lovell said. “Our goal is to take the burden off families as much as we can.”

Despite the challenges that persist, Strasser remains encouraged by the kindness and generosity shown by neighbors and strangers.

“I witnessed two storms that day,” he said. “There was a storm that destroyed, and then there was that storm of compassion that blew into our community. The storm that destroyed only lasted about 10 or 15 minutes, and the effects of it are still lingering. But the storm of compassion continues to this day. There are still people working in our community trying to help people.

“Your trials will make you bitter, or they’ll make you better. This has opened our eyes and has certainly made us more mindful of what’s happening in the lives of other people.”



In the aftermath of the March 31 tornado that struck Wynne, a fallen tree was blocking the intersection of Falls Boulevard and Hamilton Avenue. Out of the trunk of the tree that was left standing, someone used a chainsaw to carve a cross and the word “hope” into the tree.

“It serves as a reminder for everyone passing up and down that main street to stay encouraged,” Fred Strasser said.

For more information about Father Fred and the work being done by the Wynne Church of Christ, visit www.wynnechurchofchrist.com.

To learn more about the impact of the tornado in Wynne or to make a donation, contact the City of Wynne Donation and Distribution Center at P.O Box 457, Wynne, AR 72396

Triumph Over Tragedy

Mayflower's Decade of Resilience in the Face of Three Disasters

By Adena J. White

Amidst the chaos and challenges of a crisis lies an opportunity for growth. Over the course of a decade, the city of Mayflower was confronted with three catastrophes: an oil pipeline spill in March 2013, a devastating tornado in April 2014, and a record-breaking flood in June 2019.

Through these trials, the community has proven that even in the face of the most unpredictable circumstances, preparation, unity and a commitment to learning can pave the way for a brighter, more resilient future.

Mark Harrell's property flooded three times in five years, but the flood along the Arkansas River in the spring of 2019 was the first time water entered the house. His previous experience with flooding made him take the warnings from the U.S. Army Corps of Engineers seriously, despite receiving the news on a sunny, spring day.

Harrell rented two storage units and began removing furniture from his home, pulling carpet and uninstalling cabinet doors. As the water rose, he and his wife stayed on higher ground in a camper trailer across the road from his house.

"All we could do was watch the water come in."

As the 12 inches of floodwater crested and began to recede, the six-month repair and drying process began. Friends and family members – some of whom worked in construction and restoration – helped remove what remained in the Harrells' home. Volunteer groups from neighboring communities and from outside the state helped remove debris. Harrell said that while natural disasters can't be prevented, there are precautions residents can take.

"If you live in a floodplain, have adequate flood insurance, know your surroundings as far as water elevation levels and listen to the experts," he said.

In contrast to the gradual impact of a flood, tornadoes are unpredictable, and the damage from the storm is instantaneous. In 2014, Dawn Bowie and her family lost everything in the tornado that struck Mayflower.

"We lost all of our pictures, we lost all of our furniture, we lost — everything," she said, "There was nothing to save."

Bowie said the support from friends and neighbors was incredible as she and her family began to piece their lives back together over the next two years.

"The community really showed up and tried to help, so that was touching," she said. "I knew people would help, but I wasn't expecting to that extent."

Randy Holland was mayor of Mayflower for 16 years and can attest to the outpouring of support from neighbors, volunteers and relief organizations when disaster strikes. Although every crisis is different, Holland believes mayors and city leaders would benefit from having opportunities to learn from other local government officials who have been through major catastrophes.

"It's important for mayors to learn from each other about how to handle these disasters before they happen – from how to establish a command center to knowing what resources are available," Holland said. "Experience is the greatest teacher, unfortunately. Each disaster gave me experience on how to handle the next one."

To help Arkansans better prepare for tornadoes in particular, Holland would like to see the reinstatement of the Arkansas Division of Emergency Management's Shelter Rebate Program. The program, which ended in 2016, provided a rebate to homeowners who installed a tornado shelter or safe room at their residence.

"We're right in tornado alley, and we're going to have more tornadoes. There needs to be money put into that rebate program," he said. "The more ways we can help people be prepared, the more lives we can save."



Mayflower, Arkansas, tornado damage, March 2013



When Disaster Strikes, Arkansas Department of Emergency Management Activates

by A.J. Gary

Director of the Arkansas Division of Emergency Management (ADEM) and State Homeland Security Advisor



As the Arkansas Division of Emergency Management Director, I have seen many areas of our state impacted by severe weather events. I have seen firsthand the difference in the speed of recovery based on the level to which a community is prepared for the event. While there is nothing we can do to prevent severe weather, there are things that communities and citizens can do to prepare.

A community can establish pre-existing contracts for debris removal and identify debris staging areas. Strong partnerships among city, county, state and federal agencies result in quicker recovery and better government service to residents.

In addition to having adequate insurance to cover their homes and personal property, people can make sure their important documents are secured or documents in easily accessible and safe locations.

Immediately after the March 31 tornado struck, the Federal Emergency Management Agency (FEMA) Region 6 administrator responded quickly to my request for a FEMA team. The team arrived in Arkansas the same night and slept on the floor at the State Emergency Operations Center. Early on the morning of April 1, FEMA personnel along with the Arkansas Division of Emergency Management (ADEM) recovery team boarded an Arkansas National Guard Blackhawk and flew into the disaster area. Having the FEMA team on board allowed for quick assessments of damages and was instrumental in obtaining a Major Declaration within 48 hours of the event.

Governor Sarah Huckabee Sanders toured impacted areas the morning after the storms and pulled state agencies together to assist. On April 1, she requested a federal declaration based on the significant damage to the state. On April 2, President Joe Biden approved a major disaster declaration for Arkansas.

Because of the relationships among state agencies, we were able to quickly respond and start recovery efforts. ADEM coordinated establishing contracts for non-congregate sheltering and worked with FEMA on a Direct Housing mission.

The cities affected moved quickly, starting debris removal within hours of the impact. Some cities had pre-existing

contracts for debris removal, and others moved rapidly in procuring contracts with vendors to clear, haul and monitor debris disposal. Working with FEMA, the ADEM team was able to assist cities with staging areas for debris and help navigate through FEMA regulations to obtain waivers for debris staging areas.

Wynne was hit especially hard. The tornado struck the high school and wastewater facility, causing extensive damage. ADEM worked closely with city and school officials to ensure everyone had the information needed to quickly begin planning for the upcoming school year. ADEM also coordinated meetings with state and federal partners to address environmental issues with the wastewater facility. The ADEM team worked with FEMA to establish Disaster Recovery Centers (DRC) in the areas hit by the tornado. City and state agencies combined efforts to ensure all residents impacted by the tornado knew the locations of the DRCs. These centers allowed the locals to go to one place and receive information on state and federal disaster survivor resources, including replacement driver's licenses and birth certificates.

Because some communities were prepared with pre-planned staging areas and pre-existing contracts, along with the strong relationship with ADEM developed long before the event, the recovery efforts are moving swiftly. At the time of the writing of this article, the ADEM recovery team is embedded in the FEMA Joint Field Office. They will continue to work closely with FEMA until the conclusion of recovery efforts.



ENGAGE

Where to Live?

Federal Emergency Management Agency (FEMA) Report



Housing continues to be a challenge for households displaced following the March 31 tornadoes in Central Arkansas and Wynne. (John Sykes/Arkansas Advocate)



Six month after the tornadoes, Central Arkansas and Wynne still have families searching for permanent housing.

9,251 households applied for assistance following the March 31 tornados, according to FEMA's most recent VOISE report (Voluntary Organization Information System for Engagement.) The biggest problem they faced? Where to live.

Of those that applied, **3,328 applicants owned** their homes, **5,889 applicants rented** and 34 applicants didn't identify their status.

3,520 applications were approved for assistance totaling **\$8.6 million** to be awarded.

Below is a snapshot of where applicants were living on June 26, 2023, at the time of this FEMA report:

TOTAL		OWNER 3,328	RENTER 5,889	N/A 34
In Emergency Shelter	Church	2	11	
	Homeless	23	185	1
	Mass Shelter	5	22	
	Vehicle	15	72	
	Place of Employment	5	2	
	Tent	3	7	
In short-term housing	Family or Friends	578	1762	10
	Hotel or Motel	281	800	2
	RV or Camper	19	17	
	Secondary Residence	35	8	1
	Temporary Rental	146	145	
Housed	FEMA Provided Unit	4	2	
	My Home	2,197	2,733	19
	New Permanent Rental	13	121	1
	Purchased New Home	2	2	



Janie Fisher of Wynne, stands with Samuel (14) and Braydin (12) in front of their temporary home provided by FEMA. After the storm hit, they lost everything and had to live in a hotel for four months.

Recovery Is a Long Process

By Kim Dishongh



A Trumann resident looks over what remains of her home following a tornado in 2021.

It's been a year and a half since a tornado hit Trumann in Poinsett County. Though it's no longer at the forefront of many people's thoughts, the destruction is still being repaired.

Terah Redman led volunteer efforts to help those directly affected by the storm immediately after its impact in December 2021, and she has continued to work on long-term recovery in that area.

Right after the storm, people needed food, shelter and water, and then they needed diapers and formula and hygiene items and other basic necessities. People in Trumann and beyond stepped up to help, and Redman guided their efforts.

The community's needs have since evolved. Several residents in the hardest hit parts of town were living paycheck-to-paycheck before the storm, and many were uninsured or underinsured. For some, damages still have not been repaired, and for others loss of property has led to or compounded struggles in other parts of life. In comes the long-term recovery group.

"The quickest way I know how to explain it is that it's a group of funders that come to the table with money, materials or manpower, and they're able to offer what's needed," Redman said of the group she assembled.

A caseworker evaluates requests for assistance and, when appropriate, presents them to the group. Group members — representatives from the Salvation Army, the Red Cross, the Ministerial Alliance and others — meet monthly to consider which should take the lead.

"There are different rules for different funders," said Redman. "They have different roles so we just figure out who can do what to help. It's just everybody at the table. They step up and say, 'Hey, I'll do this,' or 'I can do that.'" Help might come in the form of a gift card for groceries, a mortgage payment or money for repairs. It might address an insurance shortfall that stipulates a roof cannot be replaced unless a homeowner can come up with another \$10,000, or benefit someone who was able to get their roof fixed but cannot afford to replace furniture ruined while the roof was gone. Some cases are the result of a snowball effect, like a storm victim whose car was destroyed, leaving them with no transportation to work; not working meant they couldn't



pay rent, which puts them at risk of being homeless.

“Some of them were coming in on the back end, where they’re finally caught up, but they depleted everything they had,” Redman said. “So to help those people we’ll pay eight months of the mortgage and for those eight months they can save money to pay back what they borrowed from people.”

Some of the people asking for help now have needed it all along.

“A barrier is trust,” said Redman. “A lot of people don’t want to ask for help.”

The clock is ticking on available resources, added Redman. Her position, paid through a grant from Centers for Disaster Philanthropy, ends in December 2023.

“It’s word of mouth,” she said. “They’ll see us putting a roof on someone’s house, and they’ll come by and say, ‘What’s this?’ And then they find out they can get the help they need, too.”



A barrier is trust. A lot of people don’t want to ask for help.

— Terah Redman



Then Arkansas Governor Asa Hutchinson toured Trumann tornado damage in December 2021.



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Cross Bank Cares — Helping Wynne Rebuild

When the March 31 tornado ripped through Wynne in March, Cross Bank employees there sprang into action. "I've never seen so many people come together to help someone they didn't know," said David Dowd, president and CEO of Cross Bank. "Volunteers from all over hit the ground to do whatever it took — from debris removal to boarding up houses. Our staff from nearby branches came too, even helping through the weekend. We gave out more than 2,000 meals to volunteers, linemen, first responders, and those displaced by the tornado. Our staff didn't have to do all this, but they did. It was amazing."

Cross Bank has been helping Wynne by making grants from their fund with Arkansas Community Foundation since 2015, but the bank has been headquartered in Wynne since 1891. "Banks don't have that longevity without genuinely caring about the communities where they have branches," he said. "Keeli Smith, the local director for Cross County Community Foundation has been great to work with. She taught us about the power of matching gifts," said Dowd. "Through matches, we've been able to maximize our impact with other donations from staff and the community. It allows us to give so much more than a bank's budget would normally allow. That's how we were able to almost double our donation of \$25,000 for tornado recovery."

"You only have to drive around to be reminded of how hard we were hit. For Wynne to fully recover, it will take people

continuing to work together and help," he said. "Some folks have moved away already because they couldn't rebuild or couldn't find a place to stay."

With a population of about 8,300, Wynne can't afford to lose residents.

"We don't want people to leave," said Dowd. "Now we see issues emerging. Some landlords aren't rebuilding; affordable housing is a problem; people are under- or uninsured, and costs are high. It might be three to four years before the high school is completely rebuilt, and the town is whole again."

Cross Bank is committed to being part of the recovery. "Our staff don't volunteer because they have to, they do it because they care," he said. "Through our fund, we will continue to give to this community. Wynne is resilient. And I believe we can bounce back and be stronger than before."



Cross Bank staff along with David Dowd, president and CEO, volunteer after the tornadoes hit Wynne.

