A Business Self-Assessment

Understanding How Prepared Your Business is for a Disaster

“On the road to tourism resilience”
Supplemental information and additional resources are available at: www.masgc.org/ri


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Disclaimer: Notwithstanding any other provision of law, reports, surveys, schedules, lists, or data compiled or collected using the Tourism Resilience Index for the purpose of evaluating the post-disaster adaptability of a business, and planning safety enhancements of that business, shall not be subject to discovery or admitted into evidence in a Federal or State court proceeding or considered for other purposes in any action for damages arising from any occurrence at a location mentioned or addressed in such reports, surveys, schedules, lists, or data. Information compiled using the Tourism Resilience Index is speculative, and is not presented to the business as a definitive statement of fact or prediction, but rather an assessment that may encourage a business to seek further consultation.
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</tbody>
</table>
## TOURISM RESILIENCE INDEX TEAM

**Business Name:** ____________________________________________________________

**Date Completed:** ____________________________________________________________

<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
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<tbody>
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</table>

**Date proposed for next Index Assessment:** ________________________________

Additional information and resources can be found at [www.masgc.org/ri](http://www.masgc.org/ri)
The Tourism Resilience Index (TRI) is a self-assessment tool developed for tourism industry leaders and businesses. It serves as a simple and inexpensive method of predicting if individual tourism businesses and the regional tourism industry are prepared to maintain operations during and after disasters. Completing the TRI will assist businesses in developing actions for long-term resilience.

As you complete the TRI, you should consider your business’ level of preparedness for both large and small-scale events. Being able to withstand and adapt to change has become a focal point for businesses and industries. Resilient businesses recognize the vital role that planning, preparation, and collaboration play in developing and executing an ability to respond to challenges, adapt to changes, and thrive.

Coastal tourism will benefit from the TRI by identifying strengths and weaknesses in its system. These indicators can provide an important baseline by which to measure progress towards resilience goals.

Development of the Tourism Resilience Index

The TRI was developed with broad participation from industry leaders. The Development Team coordinated an industry Steering Committee to identify measures of resilience, or indicators. Each indicator was written in the form of a “yes” or “no” question that can be answered using existing business and local industry conditions. Using those indicators, the TRI was organized into broad categories: business and operations planning, disaster preparedness, marketing, workforce, and government resources. The index was then tested by large and small businesses from various tourism industry sectors.

A point system is used for each indicator so an overall score can be calculated. It is important to note that the process of completing the TRI is intended to be an in-person activity bringing together various factions of a local business to discuss the questions and determine the answer. This process creates dialogue across important issues and joint solutions to challenges the industry may face. The process also helps document strengths of current industry best practices.

RESULTS OVERVIEW

After completing this self-assessment, you should complete the summary that will help you calculate your Resilience Index (see page 10). The scale used in this self-assessment will define resilience as LOW, MEDIUM or HIGH.

The rating will give you an idea of how long it may take your business to provide basic services, restock supplies, and reestablish adequate staff after a disaster. For more details about interpreting Resilience Index results, go to page 11.
BUSINESS AND OPERATIONS PLANS

Does your business have the following business and operations plans in place? Check Yes or No.

<table>
<thead>
<tr>
<th>Business and Operations Plans</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Mission statement</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Do you have a written business plan containing at least the following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mission statement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company overview (legal structure, products or services, location, management, insurance)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industry analysis (differentiates critical and non-critical organization functions/activities)</td>
<td></td>
<td></td>
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<tr>
<td>Customer analysis (customer demographics, target markets, needs of target customers)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing plan (product design, pricing, distribution, and promotions plan)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Operations plan (physical necessities, facilities, and equipment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial plan (cash flow statement, three-year income projection, sources and uses of funds, summary of financial needs, financial statements, and profits/losses)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Has your written business plan been updated in the last 12 months?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have an internal employee communications plan?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does your internal employee communications plan address English-and Non-English-speaking employees?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does your current equipment/technology maximize your profitability?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have adequate access to local or regional suppliers and/or contractors who provide reliable and adequate products and services (food, fuel, ice, maintenance, housekeeping, linens)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a business leadership and staff succession plan?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total number of Yes and No answers:  

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

ADDITIONAL NOTES

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## DISASTER PREPAREDNESS PLANS

2. Does your business have the following disaster preparedness plans in place? Check Yes or No.

<table>
<thead>
<tr>
<th>Disaster Preparedness Plans</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example:</strong> Emergency contact information for your employees</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Do you have a disaster preparedness plan for your employees for both large and small-scale disasters containing at least the following:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Emergency contact information for your employees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Evacuation, re-entry, or shelter-in-place plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Continuity of operations plan (essential personnel, services, equipment; alternate reporting locations; reopening, critical records access)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Agreements and contracts with suppliers and contractors for critical operations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Mobile communications ready for use in the event of a disaster (satellite phones, two-way radios, additional cell phone battery packs)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Internal (employee) communications plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Communications plan for media, customers, and the public (predetermined messages and messaging vehicles)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a testing, training, and tabletop exercise program (impact analysis and scenarios)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have employees who are cross-trained in tasks outside of their normal job duties to assist with recovery (hostess at a restaurant who is responsible for external messaging to update customers on business status, managers trained to be a media spokesperson)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a designated employee trained to serve as a spokesperson to manage any questions from the general public and media?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have Memorandums of Understanding (MOUs) or contracts with service providers in place that you execute during and after disasters (security, generators, debris removal, and clean up services)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have MOUs or contracts in place with local businesses that you execute during disasters (rebooking with other local hotels)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have at least three (3) months of emergency operating funds?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does your business have insurance that adequately covers the following events, such as flood, wind, theft, liability, fire, catastrophic loss, and loss of income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have key personnel in your business had first-hand experience with disaster recovery during the last 10 years?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Total number of Yes and No answers:**

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

## ADDITIONAL NOTES

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*Tourism Resilience Index: A Business Self-Assessment*
Does your business have the following plans related to communications procedures and strategies? Check Yes or No.

<table>
<thead>
<tr>
<th>Marketing</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example:</strong> Written marketing plan</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Do you have a written marketing plan containing: situation/market analysis, goals, strategies, tactics, and timeline?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you utilize different messaging vehicles to communicate to customers and the public (advertising, public relations, website, email marketing, text messaging, and social networking platforms)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you a member of your local or regional chamber of commerce?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you a member of a local professional industry association?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you a member of a regional or national professional industry association (hospitality association)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you participate with a tourism/destination marketing organization (state, regional, or national)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a diverse customer base (local, regional, national, international)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Does your business provide diverse secondary attractions and/or activities (recreational fishing and sunset cruises or wildlife tours and biking paths)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you offer packages of your products or services with other businesses or organizations to expand local business opportunities (hotel and fishing trip package)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Total number of Yes and No answers:*

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

**ADDITIONAL NOTES**

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WORKFORCE

4. Does your business meet the following criteria with relation to your local workforce? Check Yes or No.

<table>
<thead>
<tr>
<th>Workforce</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Have enough staff for normal operations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have enough staff for normal operations under regular working conditions?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you actively recruit new employees (attend job fairs)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have access to an adequately trained workforce?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do your employees have reliable transportation to and from work?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you provide employee incentives (flexible hours, accommodating class schedules, housing stipends, health insurance, retirement contributions)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have you identified outside volunteers (non-employees) willing to work during and after disasters?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have procedures that will assist you in working with non-employees during disasters (utilities, volunteers)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you allow your employees to participate in regularly scheduled health and safety training specific to your business (first aid/CPR training, OSHA, HAZWOPER training, mental health services)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you provide resources for your employees to prepare for their personal safety (family evacuation plan information)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total number of Yes and No answers:</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

ADDITIONAL NOTES

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5. Is your business actively engaged with your local government regarding the following plans and procedures it provides? Check Yes or No.

<table>
<thead>
<tr>
<th>Federal, State, and Local Resources</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Participate in post-disaster damage assessments</td>
<td>√</td>
<td></td>
</tr>
<tr>
<td>Do you participate in any post-disaster damage assessments (polling program, survey) to determine the extent of damage from a disaster and the status of the recovery progress?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have you identified the appropriate public or private resources to obtain up-to-date disaster information (local emergency management hotline, tourism bureau website and phone number) within your city/county?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you initiate or participate in any area-wide or emergency management agency (EMA) sponsored disaster drills with your employees?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have you coordinated your re-entry or re-opening plan with local officials?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have access to your local FEMA Flood Insurance Rate Maps, or floodplain maps, and know the flood zone for your business?</td>
<td></td>
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</tbody>
</table>

Total number of Yes and No answers:

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

ADDITIONAL NOTES

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RESOURCES ACCESS AND KNOWLEDGE

6. Does your business support local resource sustainability efforts? Check Yes or No.

<table>
<thead>
<tr>
<th>Resource Access and Knowledge</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Example:</strong> Support local efforts on natural resource sustainability</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>Do you support local efforts on natural resource sustainability</strong> (habitat conservation and restoration, beach re-nourishment, erosion prevention, stormwater management)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you employ sustainable operations practices</strong> (local sourcing, recycling, and energy efficient or “green” technology)?</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Do you provide “sustainable use” tips to your customers</strong> (re-using towels at lodging businesses, only serving water if requested at restaurants)?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total number of Yes and No answers:

For resources to improve your business in these areas, see the “Tourism Resilience Resources” section.

ADDITIONAL NOTES

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Tourism Resilience Index: A Business Self-Assessment
**SCORING TABLE**

Use the box labeled “Total Number of Yes or No Answers” from Sections 1-6 to complete the following chart.

<table>
<thead>
<tr>
<th>Sections 1-6</th>
<th>Number of Yes answers</th>
<th>Translate number of Yes answers to Resilience Index</th>
<th>Resilience Index</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>(Example)</strong></td>
<td>6</td>
<td>7 or fewer (LOW) 8 to 11 (MEDIUM) 12 or more (HIGH)</td>
<td>LOW</td>
<td>We are planning a tabletop exercise where we can practice our Continuity of Operations Plan. We are also developing a program for cross-training our employees.</td>
</tr>
<tr>
<td>Section 1: Business and Operations Plans</td>
<td>6 or fewer (LOW) 7 to 9 (MEDIUM) 10 or more (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 2: Disaster Preparedness Plans</td>
<td>7 or fewer (LOW) 8 to 11 (MEDIUM) 12 or more (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 3: Marketing</td>
<td>4 or fewer (LOW) 5 to 6 (MEDIUM) 7 or more (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 4: Workforce</td>
<td>4 or fewer (LOW) 5 to 6 (MEDIUM) 7 or more (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 5: Federal, State, and Local Resources</td>
<td>2 or fewer (LOW) 2 (MEDIUM) 4 or more (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Section 6: Resource Access and Knowledge</td>
<td>1 (LOW) 2 (MEDIUM) 3 (HIGH)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**ADDITIONAL NOTES**

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INTERPRETING TOURISM RESILIENCE INDEX RESULTS

RESILIENCE INDEX: A Resilience Index is an indicator of your business’ ability to reach and maintain an acceptable level of functioning and structure after a disaster.

After completing the Summary section of this self-assessment, your Resilience Index was identified as LOW, MEDIUM, or HIGH in different categories.

LOW Resilience Index. A low Resilience Index indicates that your business should pay specific attention to this category and should make efforts to address the areas of low rating. For example, if the Disaster Preparedness Plan category received this rating, the reopening of your business may take more than six months.

MEDIUM Resilience Index. A medium Resilience Index indicates that more work could be done to improve your Resilience in this category. If the Disaster Preparedness Plan category received this rating, it may take a few months to reopen.

HIGH Resilience Index. A high Resilience Index indicates that your community is well prepared for a storm event. If the Disaster Preparedness Plan category received this rating, your business will likely be functional in less than two weeks with minimal damage.

NEXT STEPS

Regardless if your city has a HIGH, MEDIUM, or LOW Resilience Index, you should learn about and investigate the weaknesses you have identified during this process. Refer to the Resilience Resources page for additional information on resources, training, and support. You can use the space provided on page 14 to start your own list of action items and best practices.

FOR MORE INFORMATION

Colette Boehm  
Director of Special Projects  
Gulf Shores & Orange Beach Tourism  
(251) 974-4632  
CBoehm@gulfshores.com

LaDon Swann  
PhD and Director  
Mississippi-Alabama Sea Grant Consortium  
Auburn University Marine Programs  
(251) 648-5877  
swanndl@auburn.edu
TOURISM RESILIENCE RESOURCES

The following resources are provided to assist you in building a more resilient business. You will find templates for creating a business plan, visualization tools to help you assess your risk, and best practices to guide your future long-term planning efforts. In addition to these resources, check with your local and regional chambers of commerce and destination marketing organizations.

U.S. Small Business Administration: www.sba.gov/writing-business-plan
The U.S. Small Business Administration (SBA) is an independent agency of the federal government to aid, counsel, assist, and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. The SBA helps Americans start, build, and grow businesses, through an extensive network of field offices and partnerships with public and private organizations.

Alabama Small Business Development Center: www.asbdc.org
Florida Small Business Development Center Network: floridasbdc.org
Mississippi Small Business Development Center: www.mssbdc.org
Louisiana Small Business Development Center: www.lsbdc.org
Texas Small Business Development Center Network: www.sbcx.texas.org

American Planning Association Resources on Resilience and Planning: www.planning.org

Planning for Post-Disaster Recovery and Reconstruction. 1998. PAS Report No. 483/484:
www.planning.org/store/product/?ProductCode=BOOK_P483
Current APA project (www.planning.org/research/postdisaster)
nearing completion to produce a next-generation version of the above PAS Report:
Planning for the Unexpected: Land-use Development and Risk. 2005. PAS Report 531:
www.planning.org/store/product/?ProductCode=BOOK_P531
Hazard Mitigation: Integrating Best Practices into Planning. 2010. PAS Report 560:
Online: www.fema.gov/media-library/assets/documents/19261?id=4267
In print: www.planning.org/store/product/?ProductCode=BOOK_P560
Project site: www.planning.org/research/hazards/

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain and improve our capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

National Incident Management System (NIMS) Training:
www.fema.gov/national-incident-management-system
Community Emergency Response Team (CERT) Training:
www.fema.gov/community-emergency-response-teams
FEMA Coastal Flood Risks: Achieving Resilience Together:
www.fema.gov/coastal-flood-risks-achieving-resilience-together
FEMA Flood Insurance Rate Maps (FIRMs): msc.fema.gov

Ready: www.ready.gov
A program of The Department of Homeland Security (DHS) and The Federal Emergency Management Agency (FEMA), Ready is a national campaign designed to educate and empower Americans to prepare for and respond to emergencies including natural and man-made disasters. The goal of the campaign is to get the public involved and ultimately to increase the level of basic preparedness across the nation.

Ready Business: www.ready.gov/business
Ready Business will assist businesses in developing a preparedness program by providing tools to create a plan that addresses the impact of many hazards. This website and its tools utilize an “all hazards approach.”
American Red Cross: [www.redcross.org](http://www.redcross.org)
The American Red Cross exists to provide compassionate care to those in need. The Red Cross responds to approximately 70,000 disasters in the United States every year, ranging from home fires that affect a single family to hurricanes that affect tens of thousands, to earthquakes that impact millions. In these events, the Red Cross provides shelter, food, health, and mental health services to help families and entire communities get back on their feet.

U.S. Army Corps of Engineers: [www.usace.army.mil](http://www.usace.army.mil)
Coastal Risk Reduction and Resilience: Using the Full Array of Measures is a published paper that discusses the U.S. Army Corps of Engineers capability to assist in reducing risks posed to coastal areas and improve resilience to coastal hazards through an integrated planning approach. These include natural or nature-based features (e.g., wetlands and dunes), nonstructural interventions (e.g., policies, building codes and emergency response such as early warning and evacuation plans), and structural interventions (e.g., seawalls and breakwaters). The document can be found on the Climate Change Adaptation website: [www.corpsclimate.us/ccacrrr.cfm](http://www.corpsclimate.us/ccacrrr.cfm)

Gulf Coast Regional Resources:

- Gulf of Mexico Alliance (GOMA): [www.gulfofmexicoalliance.org](http://www.gulfofmexicoalliance.org)
- Gulf Sea Grant Programs
  - Florida Sea Grant: [www.flseagrant.org](http://www.flseagrant.org)
  - Louisiana Sea Grant: [www.laseagrant.org](http://www.laseagrant.org)
  - Mississippi-Alabama Sea Grant Consortium: [www.masgc.org](http://www.masgc.org)
  - Texas Sea Grant: [www.texas-sea-grant.tamu.edu](http://www.texas-sea-grant.tamu.edu)
- Mississippi-Alabama Sea Grant Consortium Coastal Resilience Index: [www.masgc.org/ri](http://www.masgc.org/ri)
- State-Specific Resilience Resources
  - Florida: Florida Resilient Communities Initiative, [www.frci.dcp.ufl.edu](http://www.frci.dcp.ufl.edu)
  - Louisiana: LRAP, Louisiana Resiliency Assistance Program, [www.resiliency.lsu.edu](http://www.resiliency.lsu.edu)
  - Mississippi: Center for Policy and Resilience, [www.usm.edu/gulfcoast/center-policy-and-resilience](http://www.usm.edu/gulfcoast/center-policy-and-resilience)

Brookings Institution Press:
Resilience and Opportunity: Lessons from the U.S. Gulf Coast after Katrina and Rita
[www.brookings.edu/research/books/2011/resilienceandopportunity](http://www.brookings.edu/research/books/2011/resilienceandopportunity)

Coastal Resilience: [www.coastalresilience.org](http://www.coastalresilience.org)
Coastal Resilience is a global network of practitioners who are applying an approach and web-based mapping tool designed to help communities understand their vulnerability from coastal hazards, reduce their risk and determine the value of nature-based solutions.

Institute for Business and Home Safety (IBHS):
[https://www.disastersafety.org/](https://www.disastersafety.org/)

**Training**

Gulf of Mexico Sea Grant College Programs: [www.gulfseagrant.org](http://www.gulfseagrant.org)
Coastal Services Center: [www.coast.noaa.gov/digitalcoast/training/list](http://www.coast.noaa.gov/digitalcoast/training/list)
National Estuarine Research Reserves Coastal Training Program: [www.gulfalliancetraining.org](http://www.gulfalliancetraining.org)
What ideas did the TRI spark for you? Start your own list here of Action Items and Best Practices.

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NEXT STEPS
DEVELOPMENT TEAM

The TRI was developed by Mississippi-Alabama Sea Grant Consortium in collaboration with:

- Alabama Department of Conservation and Natural Resources
- Auburn University Marine Extension and Research Center
- Gulf of Mexico Alliance
- Gulf Shores & Orange Beach Tourism
- Mississippi Department of Marine Resources
- Dewberry
- Industry Business Leaders
Coastal Flood Exposure Mapper
www.coast.noaa.gov/digitalcoast/tools/flood-exposure
This tool supports users undertaking a community-based approach to assessing coastal hazard risks and vulnerabilities by providing maps that show people, places, and natural resources exposed to coastal flooding. This product is based on knowledge and experiences the Office for Coastal Management has in community-based risk and vulnerability assessments.

StormSmart Coasts Network
www.stormsmart.org/
- Learn how to identify your community’s risks
- Find ways to reduce those risks (and the funding to do so)
- Discover what other communities across the Gulf and the nation are doing to address their risks
- Find others working to protect their communities