Disaster Recovery & Preparedness
Comprehensive Community Development II
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<table>
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<th>Workshop Description:</th>
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<td>There are things you can do! Come to this session to hear what your peers in Florida and California have learned from their experiences as well as how federal agencies are responding.</td>
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### Key Discussion Points

**I. CD/WW**

a. We were hit by two consecutive hurricanes.

b. Community well-being, community resilience and emergency preparedness are closely tied together.

c. We still had power in our office, so we invited members of the community in and charge phones, and get assistance in applying for disaster relief funds.

d. Neighbors come together, “we’ll get through it, together”.

e. Long term resilience plan/planning for disasters – it’s really important to have all the right partners and representatives at the table.

f. Consider how to include considerations around food and food insecurity.

g. “Road to Recovery Mobile Response Center” – borrowed a repurposed small bus named Winnie from another NWO in the Northeast – used Winnie to bring resources and mobile access to community.

h. They continued to engage, talk to community to determine need.

i. Community indicated they just wanted to “get back to normal”, so the org partnered with Farm Shares, local farmers, local grocery, to provide a “normal thanksgiving” for several hundred families.

j. Key takeaways – how can we work to ensure that no one is marginalized? Disasters are an opportunity to come together.

**II. ED/SHE**

a. Long term drought in rural portion of southern California. 2013-2016 – drought was a slow burn natural disaster.

b. Approach to connecting with community very similar to WW’s approach. Relying on neighbors, innovation.

c. Used water deliveries and water tanks. 1300 temporary tanks, 1100 families supplied bottled water. More permanent solutions, included 275 new or deeper wells dug. 1000 + new water connections created (2016, first new connection).

d. All of this could not have happened without state agencies, CBOs, county agencies, city, consulting firms, private contractors.

e. There is also continuing education for community residents (including bilingual) to ensure community is aware of options and opportunities.

f. Lessons learned – be honest about expectations, define your involvement, think about other disasters, get paid (know when to downsize), and be open to growing – be honest about what that means for your organization in terms of staffing, resources, etc.

g. Consider the broad implications – look at your business continuity plans and be sure to think about staff needs if impacted.

h. “If you build a strong community, they CAN withstand more.”

i. Engage the community through resident leadership opportunities and training. Used water leadership institute to train resident leaders to ensure voices at the table and that residents were represented.
For every one dollar spent in emergency preparedness, we can save seven dollars.

Org now has 8-9 staff doing disaster response activity.

III. HL/OCC
   a. Accessing and Leveraging Federal Resources
   c. Before Disaster – build disaster resistant codes, standardized training for professional like code enforcement, building inspectors.
   d. Prioritize infrastructure, set response and recovery standards.
   e. Partner to determine lifeline vulnerabilities – what people need.
   f. Mitigation programs available to state/city
      1. Building Resilient Infrastructure and Community (BRIC)
      2. Regional Catastrophic Preparedness Grant (RCPG)
      3. CDBG Mitigation Program (talk to HUD)
   g. CRA and Disaster Recovery – designated disaster area, designated by FEMA. Eligible activities include everything from jobs, businesses, essential infrastructure, community services, rebuilding, housing, access for displaced persons.
   h. Partnership opportunities – get involved before disaster hits. Think about partnering with CDFIs, foundations, hospitals, financial institutions, etc. Look at national public volunteer service organization as well.
   i. Funding Sources – new markets, LIHTCs, disaster recovery funds, etc.
   j. Other Fed Resources – Financial Literacy and Education Commission, CFPB, Federal Reserve, Federal Home Loan Bank. FDIC.
   k. Think about personal disaster plans as well.
   l. National mitigation resources are generally given to state/county/city entities, but there are some funds that are available to nonprofits.
   m. Resilience toolbox – City of Los Angeles, great tool
   n. Consider USDA also. They have resources available – important also to note that some federal agencies do no know what other federal agencies offer.
   o. Create a resilience plan.
   p. Think about manmade as well as natural disasters.
   q. Consider how you can reach undocumented people, or other sometimes difficult to reach or marginalized populations.

Themes/Overall Impressions
Community resilience is the capacity of a community to prepare for, respond to and recover from adverse events. In the resilience framework, less emphasis is placed on traditional, individually-focused preparedness efforts.

Definition from Resilience Builder-Tools for Strengthening Disaster Resilience in your community
Emergency preparedness -> COMMUNITY RESILIENCE -> Community well-being promotion
RESPONSE
RESILIENCY & ENGAGEMENT

NeighborWorks - National Rural Conference
Disaster Recovery and Preparedness
Who is Self-Help Enterprises?
Who is Self-Help Enterprises?

- Pioneer in Rural development
- Reputation as builder and community developer
- 15,000 units of housing created/preserved
- Clients largely farmworkers
Who is Self-Help Enterprises?

- Reddest part of bluest state
- 8 counties with both urban and rural environments
- Appalachia of the West
- Lack of local capacity
U.S. Drought Monitor

July 21, 2015
(Released Thursday, Jul. 23, 2015)
Valid 8 a.m. EDT

Drought Impact Types:

~ Delineates dominant impacts
S = Short-Term, typically less than 6 months (e.g. agriculture, grasslands)
L = Long-Term, typically greater than 6 months (e.g. hydrology, ecology)

Intensity:

- D0 Abnormally Dry
- D1 Moderate Drought
- D2 Severe Drought
- D3 Extreme Drought
- D4 Exceptional Drought

The Drought Monitor focuses on broad-scale conditions. Local conditions may vary. See accompanying text summary for forecast statements.

Author:
David Simeral
Western Regional Climate Center
California’s drought level at first week of January

- Abnormally Dry
- Moderate Drought
- Severe Drought
- Extreme Drought
- Exceptional Drought

Source: U.S. Drought Monitor

@latimesgraphics
Temporary Tanks and Water Deliveries
• 1,300+ Temporary Tanks (2015-17)
  • Fresno County - 79
  • Kings County - 34
  • Kern County - 71
  • Mariposa County - 158
  • Merced County - 130
  • Stanislaus County - 80
  • Tulare County - 789 (58% of total)

• 1,100 families receiving bottled water deliveries
Permanent Solutions

• 275+ new wells
• 1,000+ new water connections
August 19, 2016 - The first connection in East Porterville
Pulling it all together

- 3 State Agencies
- 4 Community-Based Organizations
- 3 County Agencies
- 1 City
- 2 Consulting Firms
- 8 Private Contractors

Only 1
• Be honest about what you can do to help

• Define your involvement to help

• Be open to growth

• Get paid where possible - know when to downsize

• Think about other disasters

ADAPT

Lessons Learned Moving Forward
Resident Leadership

- Building local leaders
- Grassroots water resiliency
- SGMA training and TA
- Water Leadership Institute
INTEGRATED REGIONAL WATER MANAGEMENT (IRWM)

- 2002 - IRWM Act (SB 672)
- Voluntary statewide planning and implementation program designed to incentivize regional collaboration among multiple local agencies, implement multi-benefits water management actions and projects that further IRWM goals
- Funding Opportunities (Proposition 50, Proposition 84 & Proposition 1)
- Administering Agency: Department of Water Resources
Unpreparedness for Droughts & Intense Rain Events

Falta de Preparación para las Sequías y los Eventos de Lluvia Intensa

- Drought and Rain Events
  - Use the 2012-2014 drought to apply for emergency drought funding
  - Water available in certain areas

- Drought and Rain Events
  - We are 90% in groundwater
  - We need more supports

- Drought and Rain Events
  - Issues with dry wells and need for water tanks in the well

- Drought and Rain Events
  - Need for more funding

- More funding

- Water wells

- Lower water levels
Emergency Preparedness

- Reaching vulnerable communities
- Change behavior
- Save lives, save money
- Curriculum tailored to each community
- Building local partnerships
Rural Emergency Preparedness

What You Can Do to Access and Leverage Federal Resources
Disclaimer

The opinions expressed in this presentation are those of the speaker and do not necessarily reflect those of the OCC or any other organization.
Accessing and Leveraging Federal Resources

- The National Disaster Framework – National Preparedness System
  - National Response Framework – short term
  - National Disaster Recovery Framework – longer term

- CRA (Community Reinvestment Act) and Disaster Recovery

- Other Federal Resources
The National Disaster Framework
The Whole Community

• The whole community includes the Federal Government, nonfederal partners, and individuals.

• The whole community should consider regional and community planning for mitigation activities.

• This includes public and private planning efforts for land use, the environment, infrastructure, transportation, site planning, and urban design.

Neighborfest - Building Resilience from the Block Up!
WHOLE COMMUNITY

FEDERAL GOVERNMENT
- Supports grants for mitigation investments
- Enforces federal environmental regulations
- Works with nonfederal partners for planning efforts, and to develop mitigation funding resources
- Shares risk hazard information and common measures for evaluating mitigation actions

NONFEDERAL PARTNERS
- Plan for hazard mitigation, emergency operations, disaster recovery, and continuity of operations
- Review and update mutual aid compacts
- Enforce building codes, floodplain management codes, and local environmental regulations
- Educate community members on the value of mitigation

INDIVIDUALS
- Purchase homeowners insurance
- Retrofit home if vulnerable to risk (for example, elevating the home)
- Review flood zones before purchasing or building a home
- Advocate mitigation opportunities and challenges to local government
National Mitigation Investment Strategy

• Align strategies and funding opportunities to prioritize risk-based investments—as noted in the Disaster Recovery and Reform Act of 2018 (DRRA).
  
  Show How Mitigation Investments Reduce Risk
  Coordinate Mitigation Investments to Reduce Risk
  Make Mitigation Investment Standard Practice

• National coordination around mitigation investment and disaster resilience priorities

• Society on average saves $6 for every $1 spent through federally funded mitigation grants, according to the National Institute of Building Science (NIBS).
Mitigation - Before the Disaster

• Building to disaster-resistant codes or standards
  • Communities should use mutual aid programs, like the Emergency Management Assistance Compact, to have trained, certified professionals handle building inspections and code administration

• Collecting and sharing data that identifies disaster risk
• Aligning funding requirements and incentives
• Identifying weaknesses that increase disaster risk
• Sharing expertise and advice on how to mitigate
Mitigation - Before the Disaster

• Examples of mitigation investment and planning efforts:
  • prioritizing infrastructure
  • setting response and recovery requirements
  • partnering to determine lifeline vulnerabilities

Mitigation Programs

• National Public Infrastructure Pre-Disaster Mitigation Fund
  • For mitigation investment and planning prior to disasters, which will be funded through the Disaster Relief Fund
Mitigation Programs

• Building Resilient Infrastructure and Communities (BRIC)
  Supporting efforts that educate communities about the value of improving codes and practices and create demand at the community and individual level, such as the Federal Alliance for Safe Homes or the Institute for Business and Home Safety

• Regional Catastrophic Preparedness Grant Program (RCPGP)
  Developing innovative regional solutions – national preparedness goal of a secure and resilient nation

• CDBG-Mitigation Program
  Long-term strategic and high impact activities to mitigate disaster risks and reduce future losses – cities and states
CRA and Disaster Recovery

- Designated Disaster Area – major disaster area designated by FEMA

- Primary Purpose – meet definition of “revitalizing and stabilizing a designated disaster area” & primary benefit ($ and beneficiaries) tied to community development (CD)

- Eligible Activities
  - Jobs and businesses
  - Essential infrastructure, community services, and rebuilding needs
  - housing
CRA and Disaster Recovery

• Be part of government revitalization or stabilization plan or disaster recovery plan

• Must provide long-term direct benefit to area

• 36 months following date of a major disaster declaration by FEMA – can be extended when clear need exists

• List of Federally Declared Disaster Areas (by state) available on FEMA’s website (www.fema.gov).
CRA and Disaster Recovery

CRA CD Opportunities

• Partnerships
• CDFIs (Community Development Financial Institutions)
• Philanthropy
• Hospital and health care systems
• Financial Institutions

Funding Sources
• New Markets and LIHTCs
• Disaster Recovery Funds (loans and investments)
• Opportunity Zones
Telling The CRA Story
Telling Their CRA Story

- Texas Capital, BoA, and SunTrust deployed mobile banking centers
- PNC created a pop-up branch
Other Mitigation Opportunities

Public Service

• National Voluntary Organizations Active in Disasters (VOAD)
• Community Organizations Active in Disasters (COAD)
• Disaster Resilience Planning
  • EPA-FEMA MOA for community hazard mitigation
• Customer Education and Assistance
  • US Bank allowed contributions at their ATMs for disaster relief
  • Woodforest National Bank created a Recovery Resource Center on its webpage (woodforest.com/WoodforestCares/Community-Support/Recovery-Resource-Center)
Designated Disaster Areas

CRA Performance Evaluation – How much weight is given?

• Greater weight given to those activities that are most responsive to community needs, including those for LMI individuals or neighborhoods

• Banks located outside the designated disaster areas may receive positive CRA consideration for activities that revitalize or stabilize the designated disaster areas related to hurricanes must first adequately meet the CRA-related needs of its assessment area
Other Federal Resources

• Financial Literacy and Education Commission (FLEC)
  • National Strategy for Financial Literacy
  • Financial Literacy Resource Directory

• Consumer Financial Protection Bureau (CFPB)
  • Office of Financial Education
  • Start Small, Save Up Initiative
  • Your Money, Your Goals tools

• Federal Reserve Board of Governors and Federal Reserve Banks
  • Disaster Preparedness and Recovery Resources
  • “Weathering the Storm: A Framework for Meeting CRA Obligations” (www.allasfed.org)

• Federal Home Loan Banks
  • AHP and Disaster Recovery/Rebuilding Grants
Other Federal Resources

Federal Deposit Insurance Corporation (FDIC)

- Money Smart Financial Literacy Training Modules
  - Keep It Safe
    - Financial Preparedness for Disasters
  - Financial Recovery
    - Recovery Plan
    - Guard Against Repair Scams
- Money Smart Alliance
- Money Smart Small Business Alliance
Other Federal Resources

• Web Resources
  • Mymoney.gov – Financial Recovery Resources
    • Rebuilding Your Finances After a Disaster
  • Ready.gov – DHS Ready Campaign - be informed, plan ahead, take action
    • September - National Preparedness Month
  • USDA Disaster Resource Center  (www.usda.gov/topics/disaster)
  • OCC.gov/HelpWithMyBank.gov

• HUD approved Housing Counseling Agencies

• Federal Home Loan Bank

• USDA & Farm Service Agency Disaster Assistance Programs
Other Federal Resources

• Web Resources

• OCC.gov – Community Affairs Publications
Other Web Resources

**National Disaster Resources**

- DisasterAssistance.Gov: [https://www.disasterassistance.gov/](https://www.disasterassistance.gov/)
- HUD Disaster Resources: [https://www.hud.gov/info/disasterresources](https://www.hud.gov/info/disasterresources)
- SBA Disaster Assistance: [https://www.sba.gov/funding-programs/disaster-assistance](https://www.sba.gov/funding-programs/disaster-assistance)
- USDA Disaster Resource Center: [https://www.usda.gov/topics/disaster](https://www.usda.gov/topics/disaster)
- DisasterAssistance.Gov: [https://www.disasterassistance.gov/](https://www.disasterassistance.gov/)
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