Democratizing Resilience & Disaster Recovery Initiative:

A Roadmap for Community Resilience

March 2020
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Enterprise Community Partners: Building Resilient Futures

Enterprise Community Partners (Enterprise) is a national nonprofit organization dedicated to creating opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities. We develop the programs, deliver the capital, and advocate for the policies needed to create and preserve well-designed homes that people can afford in inclusive and connected communities. In our 35+ years, Enterprise has created 585,000 homes, invested more than $43 billion and touched millions of lives across the country. Enterprise operates locally in 11 regions including Northern California.

Enterprise’s Northern California office has led efforts to address the region’s housing affordability for more than a decade. We operate unique, targeted programs that build the capacity of our partners to build and preserve affordable homes and equitable communities. By sharing expertise, bringing together stakeholders, and cultivating capital resources, we’ve helped create or preserve homes for more than 22,000 families and leveraged more than $1.3 billion in grants and investment toward strengthening the region and its diverse communities.

Increasingly, Enterprise’s local work in Northern California has intersected with national initiatives surrounding resilience and disaster recovery. Since our efforts to rebuild affordable housing after Hurricane Katrina 15 years ago, our national resilience work has been comprehensive, far-reaching, and has evolved in response to the needs of our community-based housing partners. We have been engaged with recovery and rebuilding in the following regions:

- **Hurricane Katrina: Gulf Coast**
  - August 29, 2005

- **Super Storm Sandy: NY & NJ**
  - October 22, 2012

- **Hurricane Harvey: Houston**
  - August 17, 2017

- **Hurricane Maria: Puerto Rico/USVI**
  - Sept. 20, 2017

- **Puerto Rico Earthquakes**
  - January 2020

- **Camp Fire: Butte County**
  - November 2018

- **Tubbs Fire: Sonoma County**
  - October 2017

The goal of our resilience work across these regions is to build community stability and opportunity by helping create the physical residential infrastructure to be resilient to natural disasters and climate change.
Democratizing Resilience and Disaster Recovery Initiative

In efforts to further expand Enterprise’s resilience work, the Northern California office launched the Democratizing Resilience and Disaster Recovery Initiative (DRDR) to ensure that vulnerable and “frontline communities” facing significant risk from natural and climate hazards have agency in the recovery process and a voice in planning for their future. The initiative seeks to address some of the structural barriers to community participation and community-driven outcomes by providing technical assistance to community-based organizations, public sector agencies, and philanthropic partners in their efforts to mitigate and recover from future risks with an emphasis on housing. By focusing on “moments of influence”—key decision-points that shape the administration of local, state, and federal processes along the disaster timeline—our initiative will bolster the understanding of the various response and recovery processes, offer guidance on key actions and best practices, and provide direction on shaping future disaster planning towards a more equitable and resilient future.

DRDR first started to take shape in late 2017 when Enterprise provided financing and technical assistance in Sonoma County after the Tubbs Fire. In June 2019, we held our first cross-sector convening with the San Francisco Federal Reserve to identify challenges and lessons learned in the wake of two of California’s most devastating wildfire years. Over the last eight months, we have learned more about the challenges and opportunities in the field by conducting more than 50 interviews and analyzing dozens of papers, guides, and existing toolkits. From this work, we have formulated our initiative’s three goals that aim to build power for frontline communities and advance systems change:

**Goal 1:** Minimize disaster-induced housing displacement by advancing equitable solutions to hazard mitigation and maximizing the post-disaster production of housing affordable to very low- to moderate-income Northern Californians.

**Goal 2:** Ensure disaster planning processes become more democratic by increasing understanding of key moments of influence, inclusive community engagement, data transparency, knowledge-sharing, and relationship building among key stakeholders.

**Goal 3:** Promote opportunities to embed racial equity, sustainability, and resiliency during pre- and post-disaster planning and program implementation to address the root causes of vulnerability, with a focus on housing insecurity.
To advance these goals, Enterprise will create a digital technical assistance platform to help community organizations, public agencies, and philanthropic partners prepare for and respond to future disasters, and offer guidance and resources to shift traditional cycles that inevitably lead to post-disaster marginalization and displacement of frontline communities. While the DRDR Initiative focuses on Northern California, we anticipate wide-ranging applicability across the state and the country. This paper reflects analysis from our research and establishes how our DRDR platform can fill critical gaps in the field of mitigation and disaster recovery.

The Problem: Affordable Housing Crisis and Impacts from Disasters

In California, residents face widespread housing insecurity and rising unaffordability. In Northern California, both home sale prices and rents continue to outpace average wages, and families and individuals face deepening economic precarity as they are forced to pay a growing share of their income on housing. As a result, our region has some of the highest and fastest growing rates of homelessness in the country, compounded by a shortfall of over 235,000 affordable rental homes for very and extremely low-income households. These challenges are not race-neutral—communities of color are particularly vulnerable to displacement pressure and the impact of dramatic rent increases.

The affordable housing shortage coupled with extreme risk from natural hazards and climate change exacerbates vulnerability in frontline communities across Northern California. Recent fires have demonstrated the painful impact that natural disasters have on already strained housing markets and the people most vulnerable to these shocks. One example is the 2018 Camp Fire that destroyed nearly 14,000 homes and displaced an estimated 50,000 residents from the Sierra Nevada foothills. We know the ultimate catastrophe—severe earthquakes—looms in the future. The California Geological Surveys estimate a 72 percent chance of a 6.7 magnitude earthquake or greater along the Hayward Fault in the next 30 years. Such an event is estimated to kill 800 people, injure 18,000, damage or destroy two million structures, and displace 411,000 Bay Area residents. History has demonstrated that catastrophic earthquakes, widespread fires, landslides, and flooding will cost communities and taxpayers billions and force tens of thousands of people to leave their homes.

Low-income households, communities of color, immigrant communities, Native communities, and other groups already vulnerable to the lack of affordable housing and economic disparities are the most exposed to the impacts of natural hazards. Frontline communities already burdened by a history of disinvestment, red lining, and disenfranchisement, are least involved in the process of planning for and mitigating natural hazards. They have the least resources to prepare and are the last to be helped in the process of recovery - if they recover at all. Furthermore, public agencies and the philanthropy are largely underprepared and unequipped to address structural inequities in the disaster management framework. Oftentimes, the same response of failed policies, processes, and structures continue after a disaster. Natural disasters aggravate and deepen existing vulnerabilities, create openings to bypass broader public input and decision-making, uproot frontline communities, and accelerate the rate of displacement and gentrification. Housing is particularly challenging to address in the context of natural disasters because:

- Renters have less access to aid because they do not own their property and have no right to return to their damaged or destroyed home;
- Undocumented residents face several hurdles including exclusion from virtually all federal support.
• Homes that are quite literally underwater after hurricanes and other disasters create opportunities for investors to purchase properties from residents desperate to leave or unable to restore their homes. This displacement and subsequent property flipping predominantly impacts low-income communities of color.

• In California, fire insurance premiums are rising and only 13% of residents are covered by earthquake insurance, leaving millions of low-income families without the resources to rebuild after a catastrophic event.

• Disasters often reinforce exclusionary practices in wealthier neighborhoods, preventing much needed affordable housing from being rebuilt.

All these factors add up to a situation in which future natural disasters and climate change produce similar outcomes from that of the foreclosure crisis: low-income communities lose their homes, decision-makers support a hasty recovery, and the gap between rich and poor widens.

Recognizing the missed opportunities to preserve and expand housing in previous disasters teaches us to be prepared and respond more effectively when faced with future events. The key stakeholders in the disaster arena—community organizations, the public sector, and philanthropic organizations need to prepare for future risks in a way that not only protects frontline communities from future hazards, but also bolsters a community’s ability to be resilient to such hazards. This requires a deep commitment to build power in frontline communities and robust investment in affordable housing strategies. Enterprise has developed DRDR as a means to help these three sectors—community organizations, public agencies, and philanthropic partners—to center frontline communities on the road to a more resilient future.

**Challenges and Opportunities: Addressing Disaster Outcomes Equitably**

The following section reviews how DRDR will improve the field of disaster mitigation and recovery management. We identify barriers to creating equitable outcomes pre- and post-disaster, offer opportunities to address these barriers, and highlight best practices where these barriers have been addressed. There are seven main challenges addressing disaster recovery outcomes and with each challenge, there are opportunities to revise systems to work more equitably.

**1. Urgency**

Disasters are an afterthought until they occur, at which point jurisdictions, communities, and philanthropy are called upon to act in an urgent manner but are often unprepared to make difficult decisions about a variety of topics from housing recovery to land-use.

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<thead>
<tr>
<th>Pre-Disaster</th>
<th>Post-Disaster</th>
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<tbody>
<tr>
<td>• Mitigation plans are most often developed by public agencies or consultants with little community input.</td>
<td>• The traditional process of housing development happens parcel-by-parcel over several decades, but in a disaster that timeline is compressed into a few years as multiple parcels are redeveloped simultaneously.</td>
</tr>
<tr>
<td>• Disaster planning is deprioritized over other existing challenges such as our current affordable housing crisis.</td>
<td>• Communities want to return to state of “normalcy” and decision-makers want to show they are addressing needs and seeking</td>
</tr>
<tr>
<td>• Lack of urgency by community, philanthropy and public sector, makes it difficult to justify the time and resources needed to engage the community in planning and strategizing</td>
<td>• The traditional process of housing development happens parcel-by-parcel over several decades, but in a disaster that timeline is compressed into a few years as multiple parcels are redeveloped simultaneously.</td>
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around mitigation and potential impacts of an event, without the actual event to catalyze action.

<table>
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<tr>
<th>immediate “wins” which can result in a hasty rebuilding process.</th>
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<tbody>
<tr>
<td>• Higher-income homeowners tend to have more resources to recover quicker and with more flexibility to advocate for or resist plans to redevelop affordable housing.</td>
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<tr>
<td>• Housing redevelopment incentivizes market-rate or luxury housing projects over affordable ones.</td>
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<tr>
<td>• Public sector decision-making without community input slows down rebuilding or excludes the needs of impacted communities altogether.</td>
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<tr>
<td>• Hasty planning and rebuilding ultimately makes it difficult to address the housing needs of frontline communities.</td>
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</table>

**Opportunity**

**Promote planning to align with community development priorities** – Rather than waiting for disasters to happen, communities are best served if they can prepare in advance to streamline redevelopment processes and maximize public participation in the planning process before the chaos of a disaster sets in. Plans for mitigating, responding to, and recovering from disasters before an event provides opportunities for rebuilding communities that are more inclusive and resilient. Developing a community informed vision of what a resilient community looks like pre- and post-event could help inspire community engagement in mitigation planning and recovery building. Current efforts are in place to support affordable housing production, protection, and preservation, including the expansion of the Low-Income Housing Tax Credit (LIHTC), building affordable housing on public land, right of first refusal policies, community land trusts (CLTs), and other efforts towards preserving affordable housing. Tying these efforts to disaster resiliency can increase urgency around mitigation and recovery planning before the next disaster happens. Long-term, community engagement in existing efforts can maximize benefits for communities and increase the overall pace of recovery by establishing a clear set of community informed processes and priorities.

**Best Practices**

**Rebuild by Design** was launched by the U.S. Department of Housing and Urban Development (HUD) in partnership with nonprofits and the philanthropic sector, in response to Hurricane Sandy’s devastating impact on the eastern U.S. Driven by innovation and cross-sector collaboration, the Rebuild by Design Competition became a model to help governments create research-based, collaborative processes that prepare communities and regions for future challenges. This collaboration remains at the heart of an iterative creative process to address the intersection of physical, social, and ecological resilience to drive lasting change to make regions stronger, more resilient places to live. A similar competition, Resilient by Design, was launched in the Bay Area to proactively plan, design, and organize for more resilient communities faced with rising sea levels.
The City of Los Angeles completed a process of planning for future hazards in 1994. The plan, which focused on hazard mitigation actions and organizing the city’s management structure in the event of an earthquake, was in the process of being ratified by the Los Angeles City Council when the 1994 Northridge Earthquake struck the San Fernando Valley. Though the plan itself was not necessarily consulted in the wake of the event, the planning process among city staff was credited with preparing city managers to step into leadership roles and thus speed up the process of recovery.xvii

The City of Cedar Rapids, Iowa developed its Visioning Cedar Rapids plan in 2007, and six months later, the city was flooded by the Cedar River. While the developed plan did not mention floods, it helped set a vision for the inevitable recovery plan. The Cedar Rapids case is also notable for the robust community engagement process that it went through to develop community-informed recovery goals, as well as the unusual move to fund its own waterfront feasibility study in order to speed up the process of redevelopment.xviii

Florida’s Post-Disaster Redevelopment Plans (PDRPs)xix are perhaps has the most comprehensive model of planning for disaster opportunities before an event. Given their frequency of hurricanes, the state mandated that all coastal jurisdictions develop PDRPs in anticipation of future devastating events. PDRPs contain land-use and housing elements, such as phased reconstruction and streamlined permitting, build back standards for nonconforming structures, voluntary mitigation plans, prioritizing areas for redevelopment, changing land use, temporary housing siting plans, preparing for materials and labor shortages, and affordable housing reconstruction. The Florida guide is a useful framework for cities and communities to approach potential challenges and opportunities that may arise after a disaster, and could be modified to address the housing needs of vulnerable communities.

2. Funding Imbalances
Funding for disaster recovery overwhelmingly comes as a reaction to the event rather than a proactive investment in mitigating risk to a community in advance of a hazardous event.

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<th>Pre-Disaster</th>
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<tr>
<td>• Lack of funding to support community development and planning remains a persistent challenge, independent of disasters.</td>
<td>• When disasters do occur, billions of public and private dollars are earmarked for response and recovery. However, underprepared organizations, local governments, and philanthropies on the ground may not know how to access these resources or where to put their efforts.</td>
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<tr>
<td>• The majority of federal funding comes in response and recovery phases and not in anticipation of a hazard. Support is needed in advance of an event for: mitigating housing and physical infrastructure, planning and local community engagement, capacity building, visioning, and organizing in advance of an event.</td>
<td>• Property destruction from an event decreases the local tax-base, depleting local jurisdiction reserves and interfering with budgeting priorities.</td>
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<tr>
<td>• Studies show mitigation can be effective – every dollar in federal mitigation grants save six dollars in recovery down the road.xx</td>
<td>• The largest source of federal recovery funding, Community Development Block Grant for Disaster Recovery (CDBG-DR), takes years to reach impacted areas, leaving most impacted households without the funding to recover their homes and lives and</td>
</tr>
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xx

Enterprise
expertise and do not attend to affordable housing needs unless communities advocate for a housing focus.

Increasing the likelihood of temporary and permanent displacement.

- Philanthropy plays an important role in the immediate aftermath of an event when significant private funding is donated, however most of these funds focus on immediate response rather than long-term programmatic and capital investments into housing construction and rehabilitation. xxi
- Philanthropy can also face fatigue over disaster funding. Funders may grow tired of repeating similar grants and donations.

**Opportunity**

**Unlock federal funding for communities**—There are currently $11 billion in federally earmarked funding to promote community resilience and mitigation planning through HUD’s CDBG-Mitigation program, as well as an additional set aside from the Federal Emergency Management Agency (FEMA) for mitigation funding through the Building Resilient Infrastructure and Communities (BRIC) program. Ensuring the programs are inclusive of community needs can limit the devastation of future events through mitigation planning for the most vulnerable. Local governments and community organizations need to better understand how these funding structures work and how they can best advocate to maximize funding informed by community input.

**Identify disaster funding sources that overlap with community priorities**—There are local funding sources in Northern California to support local disaster preparedness and resilience building. The newly created California For All/LISTOS California program aims to train individuals in disaster preparedness and could potentially be utilized to facilitate organizing conversations around preparedness and long-term recovery needs. The California Strategic Growth Council, the Governor’s Office of Planning and Research, and the California Department of Conservation have funding available to promote resiliency planning through Proposition 84.

**Best Practices**

**Northern California UndocuFund** was created by a coalition of local community organizations in Sonoma County, including the North Bay Organizing Project, the Graton Day Labor Center, and North Bay Jobs with Justice, after the 2017 Tubbs Fire. The fund was able to raise six million dollars and help nearly two thousand undocumented families, who were unable to access federal emergency assistance for basic needs like medical care, rental assistance, and groceries because of their immigration status. The fund was replicated in Ventura County in response to Southern California fires, and was reactivated in response to the 2019 Kincade Fire. The fund has been critical for making sure that all impacted communities receive help and has also been an opportunity to develop networks and organize the undocumented community beyond disaster relief.

**Gulf Coast Opportunity Zones, created by the Gulf Opportunity Zone Act of 2005** leveraged tax-exempt bonds, low income housing tax credits, CDBG-DR funding, and other tools to draw the private sector into disaster recovery following a series of hurricanes. The law, passed by Congress, incentivized construction and rehabilitation of both residential and non-residential property in three areas struck by Hurricanes
Katrina, Rita, and Wilma. The program was imperfect, as investment was largely not drawn into the areas that sustained the most damage, but it allowed the state to design recovery programs that combined multiple funding sources to support new affordable housing development. Future tools that draw on this model could be better targeted and accountable to the communities most in need.

3. Complicated programs

Navigating the various programs that impact mitigation, preparedness, response, and recovery is difficult, preventing proactive use of these funding sources.

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<tr>
<td>• Communities and jurisdictions are often unaware of the range of disaster programs, across the disaster continuum, including pre-disaster mitigation and preparedness.</td>
<td>• The range of programs and funding sources with differing processes, requirements, and limitations, leave community organizations and local governments overwhelmed in post-disaster chaos.</td>
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<tr>
<td>• Volatility of federal disaster policy causes difficulty tracking ongoing policy and program updates.</td>
<td>• Strict rules around “duplication of federal benefits” create frustrating red tape, accounting systems, and compliance requirements.</td>
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<tr>
<td>• Existing materials and resources on emergency management, mitigation planning, and recovery are dispersed but complicated, making it unclear how programs can be used and causing confusion to communities and jurisdictions.</td>
<td>• Federal Stafford Act requires that FEMA funding only go to temporary housing, impeding the ability for local jurisdictions to be creative in developing a range of temporary to permanent housing solutions.</td>
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<tr>
<td>• See</td>
<td>• Lack of clarity across programs and processes deters meaningful community input, limits the potential scope of how to recover and rebuild, sets potentially unrealistic expectations on the public sector, and significantly benefits those with the capacity to navigate the system.</td>
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Opportunity

Accessibility of information—Our partners have expressed a desire to access clear and digestible ways of understanding the various programs surrounding mitigation and disaster recovery. Articulating the sequence of programs can inform community organizing and philanthropic funding strategies and aid local officials unfamiliar with the pre- and post-disaster landscape to make more informed decisions. Identifying these processes, limitations, and the subsequent moments where influence can be leveraged by communities to engage strategically in the process can ensure that critical needs like affordable housing are addressed. Understanding federal, state and local funding requirements and limitations can inform philanthropy and the public sector to backfill or supplement gaps left by public programs.

Best Practice

Camp Fire Long Term Recovery Group CDBG-DR Training. In September 2019, Enterprise Senior Vice President for Public Policy, Marion McFadden, led a two hour-long workshop for 75 members of the Camp
Fire Long Term Recovery Group. The workshop focused on the intricacies of the program and increased the clarity about how these incoming funds could be used and how the process could be influenced. Participants felt that the training informed their perspective on the recovery process and helped identify ways to influence the rebuilding planning taking place at the county and state level. Similar trainings can be developed within our platform.

4. Lack of local capacity
Community organizations and the public sector do not have adequate resources to plan, engage, and utilize programs before disasters, decreasing their capacity to do so after a catastrophic event.

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<tr>
<td>• Planning to mitigate impacts from future natural disasters requires time and resources that many community groups and public sector agencies do not have given the tremendous burden on these groups to address a range of other issues.</td>
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<td>• Public sectors are strained by existing activities and functions with limited funding for deeper planning.</td>
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<td>• Public sectors often respond to internal capacity restraints by contracting the work of planning and engagement to consultants, which fails to build internal technical capacity and may forego the opportunity to build relationships and trust between the public sector and the public.</td>
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**Opportunity**

Identify funding to increase knowledge capture and staff numbers for public sector and community—capacity can also be built by funding staff time to learn about and plan for climate and natural hazard risk and by increasing the number of staff who can perform important functions related to disaster management. Identifying existing financial resources from federal and private sources to increase the local capacity of these sectors to engage and plan before and after a disaster event is a critical step to ensure equitable planning and recovery. Helping private funders to better understand how to engage
with local community organizations and local governments to target their limited dollars to the needs and capabilities of those impacted on the ground will also dramatically increase local capacity.

**Best Practices**

The Latino Community Foundation (LCF) has made several strategic investments in Sonoma County in response to the of the recent fires. Their Just Recovery Initiative is particularly insightful as they divided their funding into three phases – Relief, Recovery, and Resilience. Starting in February 2018, LCF began investing in local nonprofits to hire additional staff to “liberate leaders from the day-to-day crisis to focus on long-term transformation and innovative solutions.” This work has transitioned into a focus on voter mobilization, census planning, and advocacy around affordable housing policy.

5. **Comprehensive strategies for community planning and development**

Natural disaster planning and engagement generally follows pre-established models without looking to other strategies that might better address community needs.

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<tr>
<td>• Inclusive engagement and planning a challenge in blue sky days.</td>
<td>• Outreach to communities is even more strained if traditional communication networks are disrupted.</td>
</tr>
<tr>
<td>• Those who have the most interaction with a program or problem are uniquely qualified to point out its shortcomings and suggest pathways for improvement, and yet traditional planning processes are often inaccessible to frontline communities.</td>
<td>• People flee the area after event making it even more difficult to engage them in the process of rebuilding.</td>
</tr>
<tr>
<td>• Mitigation plans often follow prescribed process with minimal community input, which can discourage innovation and intersectionality with larger equity and affordable housing issues.</td>
<td>• Vulnerable residents scrambling to deal with loss are much less likely to have the capacity to think strategically about long-term recovery and will be left out of the planning and recovery process.</td>
</tr>
<tr>
<td>• Most disaster planning focuses on mitigating risk and emergency preparedness rather than the potential impacts and opportunities of redevelopment.</td>
<td>• The recovery effort is often driven by the values of those with the resources to participate.</td>
</tr>
<tr>
<td>• See: <img src="image1" alt="Image" /> <img src="image2" alt="Image" /></td>
<td>• No clear resource for how to shift disaster mitigation and recovery to address equity and affordable housing challenges of pre- and post-disaster communities.</td>
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<tr>
<td></td>
<td>• Rebuilding without considering innovative planning practices and housing policies leads to more exclusive post-disaster communities.</td>
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<td>• See: <img src="image3" alt="Image" /></td>
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**Opportunities**

Highlight effective models and strategies for equitable planning—Our partners across sectors want to see how they can improve disaster outcomes, especially in the context of current struggles for affordable housing preservation and production. They also want to understand better models of community participation. Identifying specific cases that they can point to as successes could be used to justify their
time investment and inspire their members, colleagues, and funders to pursue a more inclusive and proactive approach to pre-event planning and post-disaster response. Uplifting these models, strategies, and cases – including the ones mentioned in this document – in a central location will be a significant element of our technical assistance platform.

**Best Practices**

**Place It!** Developed by urban planner James Rojas, the Place It! community planning workshop takes everyday found objects—pipe cleaners, Legos, paper, small toys, etc. – and has participants build their ideal community. The exercise facilitates values-based discussions around the built environment. Such a strategy can be helpful in developing a vision for a resilient future community. Rojas has, in the course of our conversations, prototyped a disaster Place It! Version that could be used both pre- and post-disaster to get communities to think about the kind of community they want preserved and rebuilt.

**RAPIDO** is a model of rapidly rebuilding temporary to permanent homes after a disaster that was first developed in Texas by CDC Brownsville. The model involves three elements – Community Promotores, pre-disaster procurement, and modular housing. RAPIDO prototyping in Brownsville and Houston – funded in part by Enterprise – and has the goal of building community cohesion, organizing, and long-term resilience. The model stresses pre-disaster planning and preparation, and the temporary-to-permanent core housing unit can be constructed in less time and for less money than what FEMA pays for temporary trailers.

**The Houston Community Land Trust** was created by the City of Houston in response to gentrification pressures and its own frustration with the limits of its first-time homebuyers’ program. Several million dollars from the city’s CDBG-DR funds will be used to build out the Houston CLT. CLTs are an increasingly popular affordable housing model where a nonprofit stewards a parcel’s land and a family owns the structure. This provides opportunities for homeownership to those traditionally unable to purchase and shields them from land-value fluctuations. By turning potential renters into homeowners, the model also increases the number of residents that qualify for future disaster-related homeowner assistance.

6. **Interagency and interjurisdictional coordination**

Frictions and silos within local governments often slow down the process of planning, mitigating, and recovery.

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<tr>
<td>• Housing and community development impacted by multiple agencies and jurisdictions during “blue sky” days.</td>
<td>• Disasters more urgently require collaboration and coordination from multiple agencies at multiple levels.</td>
</tr>
<tr>
<td>• Competing priorities among public agencies and political relationships can easily get in the way of effective planning and policy.</td>
<td>• Pre-existing tensions between jurisdictions and agencies can become heightened and have even more direct consequences when they slow down the process of engaging in response and recovery.</td>
</tr>
<tr>
<td>• Preparing, planning, and coordinating across multiple entities can be a challenge without the immediate imperative of an event.</td>
<td>• Competition for scarce post-disaster resources and investment deepen these tensions.</td>
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</tbody>
</table>
• Silos between agencies within and between jurisdictions lead to wasted time and resources.

**Opportunities**

**Mitigate inter-governmental challenges**—breaking down silos is an important task before, during, and after an event. Developing processes and opportunities for relevant actors in different local agencies to come together to pre-plan for disasters will help build trust and relationships within the public sector and ease future tensions. It is also valuable to have an emergency operations plan to establish post-disaster governance structures. Such a plan would force communication across departments and ideally jurisdictions (see PDRPs).

**Best Practice**

**The City of San Francisco’s Office of the Controller** has developed a plan for financial preparedness in the event of a disaster and guiding tools to help other local governments to do the same. This plan includes a continuity plan to maintain city operations, as well as ways to finance response and recovery activities; and it was done in coordination with other city departments.

7. **Access to information, data, and communication networks**

Collecting and disseminating information – from hazards and damage assessments, to support programming and funding – is difficult for many under-resourced frontline communities.

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<tbody>
<tr>
<td>• Outreach to communities about emergency planning can be challenging when not all residents subscribe to email lists or have/follow social media accounts or ongoing digital access.</td>
<td>• When an event happens, local jurisdictions often scramble to respond and communicate with their residents.</td>
</tr>
<tr>
<td>• Ensuring access to data about vulnerability is available to communities, jurisdictions and philanthropy is critical for planning.</td>
<td>• Official communication networks are often less reliable, and social media and radio broadcasts become very important assets.</td>
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<tr>
<td>• Data collected before and after a disaster determines government funding, but communities often unaware of when and how data is collected and how to contribute or influence that process.</td>
<td>• As the area moves into recovery, the opacity of multiple programs becomes confusing, and access to information about the relevant types of support are strained.</td>
</tr>
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<td></td>
<td>• Federal funding is determined by proof of need. Data collected to support this proof of need is often biased against low-income disaster victims.</td>
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**Opportunities**

**Address information and data accessibility**—Predeveloping multilingual and adaptable materials for disaster response is acutely needed. Agencies need to have a deeper understanding of their localized communications networks for greater impact. Creating tools to help communities collect their own data around damage and discrepancies in response and recovery can help to maximize local community benefits.
**Best Practices**

**NAACP’s In the Eye of the Storm: A People’s Guide to Transforming Crisis & Advancing Equity in the Disaster Continuum** has several analog data collection tools, including a local damage assessment, a local response assessment, completing an immediate community needs assessment, and a racial equity impact assessment. These tools are simple, easy to use, and the data can be used to influence the recovery process.

**DRDR Digital Platform Elements**

Under DRDR, Enterprise will work with partners to develop a digital technical assistance platform to bolster capacity of community organizations, public agencies, and philanthropic partners to develop more resilient and equitable communities before and after a climate or natural disaster event. Enterprise has developed the following principles to inform the creation of the digital platform:

- **Acknowledge connection between the housing crisis and natural disasters.** Housing is clearly impacted by disasters, and there needs to be a more explicit connection made between the overlapping crises. It is critical to not only address past injustices but chart a path towards a more inclusive, resilient future.

- **Center race, equity, and power-building.** Equity, inclusion, and power-building are central to the process of planning for disasters. Tools must center frontline communities setting higher standards for participation and inclusion to historic injustices facing communities of color, renters, and other groups.

- **Make information accessible.** There is an extraordinary amount of information available for pre- and post-disaster planning and implementation. Synthesizing information into a single digital platform will create a clearinghouse of easily digestible information that allows users to pinpoint resources at times that coincide with their needs.

- **Encourage collaboration across sectors.** Most of the guides have a single target audience. However, there are several overlapping elements within a guide or process that are applicable to community organizations, the public agencies, and philanthropic partners. Developing a platform that integrates tools and process will hopefully lead to more collaboration.

- **Advocate for systems change.** Guides we scanned are helpful in creating a framework particularly on mitigation planning and recovery processes within a highly proscribed framework. Identifying how that framework can be leveraged to promote systems change and transformation for frontline communities is a critical step toward building an equitable and resilient recovery.

The platform will focus on three phases or segments as follows:
Orientation
Orientation includes basic training and education around mitigation and adaption planning, and disaster recovery. Users will engage the platform at various points along the disaster continuum from mitigation and preparation to long-term recovery noting significant moments of influence. The platform will address the following questions:

- What are the basics of disaster mitigation, preparedness, response, and recovery?
- What rules apply?
- What kind of funding is available?
- What are expectations going forward?
- Where are the challenges, limitations, and opportunities to shape the process?

The following disaster-oriented programs will be broken down along moments of influence and made accessible:

| Identified Disaster-Related Programs and Processes with Moments of Influence |
|---------------------------------|----------------------------------|
| **Agency or Entity** | **Program or Requirement** |
| FEMA | - Local Hazard Mitigation Plans  |
|       | - Hazard Mitigation Grant Program |
|       | - Building Resilient Communities |
| HUD | ▪ Community Development Block Grants  
  ▪ Community Development Block Grants for Disaster Recovery  
  ▪ Community Development Block Grants for Mitigation |
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<tr>
<td>Small Business Administration (SBA)</td>
<td>▪ Loans for Businesses (including multi-unit building owners) and Homeowners</td>
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| State of California | ▪ SB-160  
  ▪ California Environmental Quality Act |
| Local Governments | ▪ Local General Plans  
  ▪ Area-specific redevelopment plans  
  ▪ Regional Plans  
  ▪ Sunshine laws  
  ▪ Local Building Codes  
  ▪ Local economic development strategy plans  
  ▪ Long-range transportation plans |

**Activation**

The purpose of the activation element is to provide best practices, guides, and tools that users can employ to respond to current and future disaster needs. These will be organized into modules, stand-alone tools, and/or the development of a process. Potential resources include:

- Community Risk Assessment Tool
- Community Asset Mapping
- Community Emergency Response Team and Response Plan
- Best Practices for Community Engagement and Community Visioning
- Local Response Assessment
- Immediate Community Needs Assessment
- Racial Equity Impact Assessment
- Long-Term Recovery Group (guide to establish and engage members)
- Pre-Recovery Planning tool

**Transformation**

Transformation uplifts models, cases, and strategies for creating a community informed vision of a more resilient and inclusive future. Connecting existing visions of community to the process of post-disaster rebuilding means building both interest and urgency for planning in anticipation of a future event. Best practices highlighted in this document will be the basis for this element.

**Next steps**

Over the past six months, the DRDR team has scanned a range of papers, guides and tools, and engaged more than three dozen experts in the field of disaster recovery, community building, and advocacy. The initiative team will continue to convene an advisory group of leading experts in California that include community organizations, public agencies, and philanthropic partners to identify core components of the digital platform. The partners will guide the content of the digital platform in anticipation of launch in late-2020. The DRDR team also identify two Northern California communities to pilot the platform to assess
its effectiveness and make changes as needed before formalizing the final tool. We anticipate one of these pilot communities will be in recovery from a recent fire, and the other at risk of experiencing an earthquake.

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Naramore, Susan, and Maziar Movassaghi. “Department of Housing and Community Development CDBG-DR Fact Sheet.” California Department of Housing and Community Development, October 2018.


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Endnotes


xviii Boyd et al., 48.

xix “Post-Disaster Redevelopment Planning: A Guide for Florida Communities” (Florida Department of Community Affairs, October 2010), http://www.dca.state.fl.us/fdcp/dcp/PDRP.


xxi Insurance also plays a critical role in financing post-disaster rebuilding. However, while most homeowners are required to purchase flood and fire insurance. Earthquake insurance is not required in California, and the California Department of Insurance estimates that only 13.13% of homeowners, renters, condominium owners, and mobile home residents were covered by earthquake insurance. See “Earthquake Premium and Policy Count Data Call: Summary of 2018 Residential Market Totals.”


xxiii A persistent issue in the disaster space is the degree to which outside entities absorb the influx of capital. Rather than paying local workers or supporting local organizations, relief dollars – both philanthropic and government – often go towards contracts with larger companies and nonprofits. This is a missed opportunity to provide work at a time when a local economy is likely to be devastated.

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