

## **CDBG-MIT Webinar Series: Best Practices for Transformative Mitigation Projects, 11/20/19**

Jelani Newton: Good afternoon, everyone, and thank you for joining us for today's webinar, "Best Practices for Transformative Mitigation Projects." My name is Jelani Newton, and my colleague Brittany White and I will be your webinar hosts today. Before we begin, we'll just quickly mention a few housekeeping notes. For the best audio quality, we recommend connecting to the webinar audio through your phone line rather than using the computer audio. Please note that all attendees will be muted throughout the entire session, but questions can be sent to the speakers via the Q&A panel at the lower right-hand side of your screen.

If you look at the lower right, you'll see the letters Q&A with an arrow next to it. If you click on the arrow, it opens up the chat window, and you can direct your questions to all panelists to make sure that they're answered. Time will be reserved at the end of the session to answer any questions that aren't addressed as the session progresses. Lastly, the webinar is being recorded and both the slides and the recording will be available on the HUD Exchange website after the session. With that, I'll hand it over to Jen Carpenter at HUD to begin our session.

Jennifer Carpenter: All right. Thanks, Jelani. And thanks, everyone, for joining us. This is our last CDBG-MIT webinar for the fall. I'm already having conversations with some of our cross-cutting partners at HUD to try to do some more webinars in the spring, early spring of next year.

So we'll be doing more of these, I think, and would love, again, to keep hearing from you guys, as you go through the evaluations of the webinars, on your ideas for which webinars you would like us to include for that sort of second round series that we'll be doing. So today, you know me. I'm Jen Carpenter, the assistant director of policy at the Disaster Recovery and Special Issues division at headquarters. And I'll be joined today by Marion McFadden, the senior vice president of public policy at Enterprise Community Partners. And then, Joyce Coffee from Climate Resilience Consulting.

Our agenda today, we're going to talk about the concept of transformative mitigation and how mitigation can be transformative using our CDBG-MIT funds. We'll talk about planning elements, government mitigation planning mechanisms, collateral benefits through using partnerships. And then, putting it all together and focusing on our best practices. And we also have some additional resources at the end of the presentation.

So what are our objectives today? We're going to talk about what characterizes transformative mitigation planning. Mitigation planning elements, including government mechanisms. How partnerships magnify mitigation benefits. How to practice mitigation and the mean to drive transformation. Approaches and resources for protecting our low- and moderate-income persons and vulnerable populations through mitigation planning and implementation. And then, again, useful resources.

All right. So this is the HUD portion of the presentation, where we're going to talk about what's required. So what is mitigation? The grantees should all have this memorized by now. This is how we have defined mitigation in the CDBG-MIT notice that we published. So mitigation

activities are those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. So this is something you want to have memorized. You're going to talk about it in your action plan, how the projects and programs you are proposing are going to meet this definition. So you want to get to know this really well.

So when we're talking about transformative projects, we thought it was a good idea to sort of back up and talk about HUD's goal for CDBG-MIT. And there's a lot of information in the notice that really talks about this. So we thought we'd just make it a little bit easier here, just hit some bullets of what we've identified in that notice.

So HUD's goals are to support data-informed investments, focusing on repetitive loss of property and critical infrastructure. We're trying to build capacity to comprehensively analyze disaster risks and update hazard mitigation plans. Support the adoption of policies that reflect the local and regional priorities that'll have long-lasting effects on community risk reduction, including risk reduction to community lifelines and decreasing costs of future disasters.

And last, we want to maximize the impact of these funds by encouraging leverage, private-public partnerships, and coordinating with the other federal programs. You're going to hear a lot in this presentation today about the importance of these public-private partnerships in coordinating with these other federal dollars, because it really is a key to making these projects be transformative.

So how is mitigation going to support these goals? It's going to support it in several different ways. One of those is maybe the more obvious one, to save money by investing in resilience in preparation for future disaster. So the next disaster won't cost as much to the local government, to state government, to the federal government; right?

So we got to bring the costs down because we know that disasters are going to keep coming. But maybe more importantly, we're going to save some trauma, reducing risk to communities and saving and improving lives when these communities are hit by future disasters. And lastly, contributing to transforming American communities to be stronger, safer, and more secure.

And then, a few more slides on requirements, just to bring it back to the notice. You want to just keep all this in mind as you go through the presentation today and are talking about best practices. Kind of just keep these ideas in your head to make sure that, as you pull ideas from these best practices, that we're coming back to the requirements of the notice. We have to meet that definition of mitigation that I talked about in that first slide.

We have to address the current and future risk identified in your mitigation needs assessment of your most impacted and distressed areas. Activities have to be CDBG-eligible activities under Title I of the HCVA or otherwise eligible pursuant to a waiver or alternative requirement in our federal register notices. And lastly, you've got to meet a national objective, including this additional criteria we have established in the CDBG-MIT notice for mitigation activities and then, additional criteria if you meet the covered project threshold.

If you are curious about covered projects and you missed the webinar we did last week on this, we'll be putting up those materials shortly so that you can review that PowerPoint on covered projects in the FEMA BA toolkit. We really focused on that additional national objective criteria in that PowerPoint. Also, a main point I forgot, grantees, don't forget, in your action plan, you've got to describe how your projects and programs are going to meet these requirements.

And then, for this criteria that I mentioned, above and beyond what you normally have to do to meet a national objective, all the CDBG-MIT activities must demonstrate the ability to operate for the useful life of the project. That means that there are long-term operation and maintenance costs specifically for infrastructure and public facility projects funded with CDBG-MIT funds. You have to tell us in your action plan how that's going to be paid for.

And secondly, be consistent with other mitigation activities. The CDBG-MIT activity has to be consistent with other activities the grantees are going to carry out with MIT funds in the MIT area. To be consistent, the MIT activity must not increase the risk of loss of life or property in a way that undermines the benefits from other uses of CDBG-MIT funds in the MIT areas.

So you don't want to do something upstream that's going to affect downstream. So just make sure that you're looking at your projects as a whole and not just as individual projects. And then, lastly, just a note to the community lifeline as you walk through your mitigation needs assessment. Just remember, you're using those community lifelines to organize the way that those needs are presented. Now, turning it over to Joyce Coffee. Thanks.

Joyce Coffee: Great. Well, thank you so much, Jen. And what you just shared with us is really a fantastic reminder, through the guidelines, of how much opportunity we have to really increase transformation in our communities through better mitigation planning and implementation. So I'm going to share with the audience today a few ideas about, really, what characterizes mitigation planning for you as experts in your communities. And we'll just talk briefly about several tactics or several characteristics.

You know, certainly, as Jen was just saying about the benefit cost analysis, we'll talk about cost effectiveness of mitigation. We'll speak specifically about the opportunity we have here to really build more resilience for our low- and moderate-income constituents. And also, about how mitigation in its best case is very flexible in its ability to adjust to and serve various changing risks. And, of course, how we can solve for multiple problems through risk reduction for multiple community objectives.

And an umbrella across all of these characteristics is that mitigation planning can really be improved through partnership. So you might keep the partnership piece in mind as I walk through a little bit of detail on each of these. First, we know from really great data that the federal government National Institute of Building Sciences recently put forward that a stitch in time does save nine.

So compared to business as usual, mitigation is a great cost-avoider. And you might dip into this report, mitigation stayed, as you're considering your projects, and especially, as you're putting the details into your BCA. Because I think you're going to find that you're going to be able to

create a benefit cost ratio well above one in many cases. That's certainly what MIT has found in their review of projects from the last few decades that have federal funding.

And I know that many of you heard all the news that's fit to print in the last webinar about the benefit cost assessment toolkit. I found that webinar very valuable and wanted to just identify a few key parts of it. And, of course, as Jen did before, I often will refer you to the guidelines to ensure that we're following all of the requirements and keeping in mind the ability to transform by avoiding future costs or losses. And really looking at risk investigation and forward projection. Those are two super important elements of a mitigation-based benefit cost analysis.

So one of the elements that I think is really important for all of us to get our arms around is that there is a disproportionate impact on more vulnerable populations and our mitigation -- and this is impact from natural hazards, which we'll talk about in a moment. But our mitigation work, when it's transformative, it is generally transformative because it has created benefits for the most vulnerable.

So we know, of course, that every one of your considerations must include LMI livelihoods. But we also know that, in fact, most of the data suggests that many of our poorest communities are already and will continue to sustain greater hardships from some of the natural hazards that many of you have already suffered from.

And on the next slide, we see, in fact, that some of our data are not heading in the direction that we wish them to or that we have been aiming for in a lot of our work. So I'm just going to pause on this slide for a moment because I find charts hard to read. And give us a chance to -- let's examine. In the upper left-hand corner, we have a chart that would be for white homeowners. And the top line of that is college-educated homeowners. And the chart essentially says that between 1993 and 2013, any community that experienced a billion-dollar damage or greater loss, the white college-educated homeowners achieved an improvement in their net income of \$200,000.

And just a brief comparison. In the same time period between 1993 and 2013, if we look on the lower left quadrant, we see black homeowners. And the top bar in that case is, let's say, college-educated black homeowners. They've seen a small bump in their net income post-disaster, but the lower line on this chart shows that those black homeowners with an eighth-grade school degree or lower actually saw a net decrease in their income of approximately the same amount that the white homeowners saw an increase. So we have a little bit of work to do to turn this lower left quadrant, both for homeowners and the lower right quadrant for renters. In this case, the data refer black and white racial characteristics in the right direction.

And, of course, this quote on the lower left of the slide, we remind ourselves that this comes from the community webinar that all of us heard several weeks ago.

When a covered project serves low- and moderate-income people or other persons that are less able to mitigate risks or respond and recover from disasters, CDBG-MIT grantees may demonstrate that benefits outweigh costs if the grantee completes a BCA, which may be less than

one. That is, if they can also include a qualitative description of benefits. So this is one place within the BCA where you're allowed to use some qualitative quantification.

So moving on to the next slide, unless there's other things that we want to share on this one, let me also mention that transformative mitigation really provides a great deal of flexibility. And there's one type of transformative mitigation that's mentioned in the guidelines. That is green infrastructure, or natural infrastructure, which is very classically known as a flexible design style. In particular, green infrastructure is designed to change over time.

And it can also have the ability to prioritize community needs for not only the hazard mitigation, but also, for instance, air quality, more resilience, more tourist income, more habitat protection, and so on. I want to point out, though, and many of you already have very likely delved into this in your own portfolios, that green infrastructure is very unusually an island unto itself. So you very rarely have a project that's only green infrastructure, only a natural area.

Typically, especially in urban communities, green infrastructure, or natural infrastructure, is included in a mix of concrete and steel and gray solutions for our communities. And the guidelines really allow for a lot of creativity in green infrastructure engagement.

I put in the slide, which I know many of us have seen before, as a reminder for the kinds of hazards that we might use green infrastructure and other flexible tools to mitigate. And it's important, for instance, to think about if, for instance, we're doing a mitigation project to mitigate against coastal floods how we might also be able to mitigate against heat or drought with that work. And some of the cases that we'll discuss at the end of the presentation today show that multi-benefit to green infrastructure and other output.

And finally, in terms of the characteristics of mitigation, we might remind ourselves that it's a really fantastic opportunity to make more progress by aligning with community priorities. And in a moment, Marion's going to share more about partnerships, which help us to do that a great deal.

But I wanted to point out that when you're working with your communities, as you have been for decades, you have very likely encountered there are attempts to integrate the work that you've done with them into their existing practice. And, in fact, innovative design can help in this process to build resilience and greater mitigation, and it really helps to further economic development, grown open space, create more civic engagement, and some of these other measures that we know really help to meet some of the objectives that Jen laid out at the very beginning.

Of course, one of the things about the integration along community priority lines is that, often, this work is done, of course, at the grassroots level, so dealing with civic leaders and with elected officials at different levels of government. But we also understand that the community priority often engages grassroots leaders as well through the community participation process. So one of the areas that we got into, there's a lot more with the building community resilience webinar, which I recommend to all of you, and at the end of this presentation, there'll be a link to all of the former webinars.

I'm going to pivot now to think about some of the mechanisms that all of us have to increase government mitigation planning. So what tools do we have in our toolbox? Certainly, we know regulation is a really important asset that we have. And this can be, especially in the case of land use, at the local government level, but also, regionally and at the state level. Licensing and regulation is key, including, of course, to try to lay the groundwork for other partners.

We heard Jen mention earlier public-private partnerships, for instance, and having a regulatory and licensing environment that's conducive to that can be valuable. Of course, leadership and awareness is key. And we know that community engagement, and especially service delivery that includes community members in its promulgation can be a really important part of the practice of mitigation.

So just briefly on each of these. I think it's key for us to think about the drivers that help you to increase mitigation governance. You know, where would you seek help to increase mitigation within the governance structures that you control? You, for instance, could seek help with assessing risks.

There could be, for instance, more emphasis on facilitating meetings and outreach strategies that address these questions, for instance, of land use and urban planning or community engagement. There might be drivers that related to plan documents, not only the hazard mitigation plan, which, of course, is crucial for the work that we do in mitigation, but other documents that might be at the local or state level that relate to risk reduction and resilience building and benefits that are created for both of those.

And finally, but not exclusively, we can imagine that a driver for the practice of mitigation and the governance structure is really a better understanding of legal framework. How would we find a lot of these assets that I just described? You know, there are lots of different partners, and Marion's going to get into that. But when I was thinking about mitigation and best practice from a governance point of view, I was recalling regional planning agencies, universities, state and FEMA region, and other federal government assets as being really valuable for this.

Okay. So on to the next slide, briefly. So where do we encourage the implementation of additional resilience? I think we know, and I believe that many of you are familiar with, the technical coordinating committee. This interagency body helps to coordinate federal, state, and local regulatory agencies, as well as other decisionmakers. And I'm going to turn it over to Marion now to really emphasize the partnerships that magnify the collateral benefit. So Marion, over to you.

Marion McFadden: Thanks, Joyce. And hello, everyone. Thanks for the opportunity to talk with you today. This is Marion McFadden. Want to talk through some of the collateral benefits that you can achieve through partnerships. And then, I'll kick us off with the first of our best practices.

So by creating partnerships outside of government, you can improve communication and coordination; enable comprehensive mitigation approaches; maximize economies of scale; avoid

duplication of efforts, and as a side note, probably avoid duplication of benefits as well; provide supportive organizational structures; achieve related goals, like stronger infrastructure, equitable outcomes, equitable employment, and better economic development; and you can accomplish near-term and long-term goals.

So for example, you could create recipient departmental collaboration across your own entity. So revenue-generating local government departments and agencies or state departments and agencies can care mitigation goals and, therefore, complement each other in serving your CDBG mitigation goals. Agencies that focus on each of the CDBG-MIT categories can be considered as a source for additional resources for you to leverage for your projects. So depending on the type of project you're ultimately going to be working on, you can look across your own state or local government. You could certainly look at creating a technical committee for facilitating that kind of collaboration.

Wanted to give you an example from the federal scale. So for example, the National Disaster Resilience competition, and before that, the New York-New Jersey-Connecticut-focused Rebuild by Design Disaster Recovery competition run by HUD were operated with more than a dozen federal agencies, plus offices of the White House, that realized that they all had a common interest in the benefits that could come from this mitigation-related disaster recovery projects. And therefore, assigned staff to advise on the projects that were being carried out by HUD with HUD dollars, but where they saw that they could achieve their own departmental interests.

And creating public-private partnerships holds opportunities for governmental entities to go beyond your own limitations. So in government, we all get used to knowing what we can't do and being careful not to step over the line. Forming a partnership with a private entity means that they can do things that you cannot. Local and state governments can present appealing ideas to philanthropy because of the scale of investment. Philanthropic investments do not operate the levels of funding you all are looking at; right? So with the billions of dollars now available in CDBG mitigation funds, you may be able to court the attention of philanthropic and other private partners in a way that is not traditional of carrying out government projects, whether that's housing or infrastructure.

HUD's Rebuild by Design and National Disaster Resilience competitions were successful in part because philanthropy came in, saw that opportunity to leverage those government dollars, and provided technical assistance to the applicants. HUD has requirements around competitive award of philanthropic dollars. So the timescale wouldn't allow for that. But philanthropic private partners were able to provide that kind of assistance. So we offer this just to get you thinking about where you keep running into barriers. There are things that you want to get done but you simply can't because the form of government won't allow it, or maybe even the CDBG-MIT rules won't allow it. But there may be others who are governed by a different set of rules who can achieve those objectives for you.

And then, certainly, partnerships can contribute to regional cooperation and allow you to achieve shared goals and drive efficiencies. Particularly as you're looking at cross-jurisdictional hazards, it makes sense to be working on a regional basis. Certainly, we all know that there are challenges of regional coordination that you don't have to face when you're only working within your own

unit of government and your own sort of wingspan of control, you do give up individual control over the mitigation planning process. You have to coordinate multiple partners with different capabilities, priorities, and histories of working together.

So there may need to be some time spent building trust and identifying what priorities you have in common. And it may come at the cost of the level of detail possible for your risk assessment. And so, you may have less specific identification of the mitigation actions for each jurisdiction at the planning phase. But the payoff can, indeed, be transformational when you think at the regional scale about the ability to pool resources.

So the next section of the webinar, we wanted to give you some real projects to help you understand what other jurisdictions have done to create transformational mitigation opportunities. I'm going to mention the first project and then, I will hand it back to Joyce.

So after Hurricane Sandy, New York City identified one of its greatest vulnerabilities, which is that the vast majority of the city's food, so all the groceries that individuals and restaurants and little stores are relying on, pass through the Hunts Point food market in the Bronx. Because Hurricane Sandy struck at low tide instead of high tide, the market itself was not damaged, but it was too close for comfort. And so, New York City realized they need to do something to shore up the flood resistance of the Hunts Point food market.

In doing community outreach, they learned that there were multiple problems that were inadvertently being caused by the food market itself. So the neighborhood surrounding Hunts Point food market has one of the highest asthma rates in the country for children. It's a fairly low-income community.

Residents faced other health concerns, which were exacerbated by the lack of access to parks or exercise facilities. There's high unemployment in the area. And perhaps one of the biggest frustrations of all was the fact that this community, even though it's located next to the food market where all of the city's food supply passes through, the neighborhood itself was a so-called food desert because there was no retail food available in the market; it was all wholesale.

So the city and the community worked together on a design that would not just shore up the facility against any future flood risk, but also would give access to the waterfront for walking and biking trails, plant a lot of trees to absorb some of the emissions from trucks that were there, and implement other plans to limit idling of those trucks and put more of the food distribution on the water instead of on the land.

So all in all, it was a creative process designed to solve pre-existing challenges in the area and harness the federal dollars, as well as the city ended up putting in a substantial contribution of its non-federal dollars to ensure that while all of these efforts were being put into the flood remediation and mitigation, that the overall goal would be to make the best use of the project to serve the community. And I'll hand it back to Joyce Coffee.

Joyce Coffee: Thank you, Marion. And my apologies for taking several of Marion's slides earlier. But it's so great to get your feedback on these important partnerships, especially because

I think many of us have learned a great deal from the successes that you've created through that, and that has really helped to improve a lot of livelihoods and saved lots of lives. So thank you for that work and for sharing that with us. I just want to power on with another case now, and we have quite a few of them to round out the end of this formal presentation before getting to your questions. There's the description of a couple other examples.

This case, for instance, in Iowa, and I do recommend for any of you who are in repetitive loss communities that have had flooding from rivers that you check out the example at the bottom of this page because Iowa has done some really remarkable things.

They've had several years within the last two decades of extraordinary loss from flooding. And what I think is most transformative about the work that they've done is, of course, like in your communities, they've asked their community members what do you really want most given what you've experienced and the losses you've felt from these floods?

And they've actually been able to creatively use HUD money to serve every one of the needs that the community felt they had. You know, from, of course, buyout programs to increased green space and affordable housing replacement, as well as green development that has huge stormwater-related benefits on any given good day, not just during the catastrophic events. And job retention, business recovery growth, local investment in economic development as part of the resilience building of their community.

And I wanted to just point out that, as I'm sure many of you do, they've found ways to serve even objectives like, for instance, lead paint abatement and training so that more individuals from the community could actually be involved in the abatement trade. And historic preservation grants to actually further the dollar and the objectives that really matter for maintaining the cohesion and vitality of their communities.

So those are, obviously, things that I think we should commend them for. It's also really important to understand how Iowa was able to leverage the HUD money to make the most of other federal and non-federal sources. So it's really, I think, interesting to see the breakout of the funds that they used from HUD.

And in particular, perhaps, to reflect on how they're really trying to pay it forward in their work by actually looking at and getting better data, and then, applying that data through floodplain mapping to local land use planning, flood insurance requirements, and so on. So that there is a systemic change towards greater mitigation over time.

And, of course, the map's not enough. They've also really invested a lot of time and effort in educating and sharing knowledge around how to improve grantees' decision-making, some of it very tough, to move people and property out of the flood plain over the longer term. And in the end, really, actually, changed where development happened, reducing it in the highest risk places. So there's also been more training not just on lead abatement, but sustainable building, and they're seeing an uptick in resilient new construction as part of the follow on to their CDBG work. So really, a remarkable case.

In the case of Norfolk, they have had HUD funding, which has been, of course, paired with a lot of other monies that have been [inaudible] in Norfolk for many years, including an Army Corps of Engineer project that's, I think, going into its third decade, as many of those really important projects do.

What's really transformative about the work that Norfolk is doing is they have, at least in the last years, decided that their sea level rise mitigation efforts all reflect on and are improved by a focus on public housing. So every asset that they're trying to increase mitigation for, as it relates to the sea level rise problems that they're currently facing with king tides that flood their streets and that, of course, also imperil the U.S. naval base there, the largest in the United States, a huge and important element of our safety and security.

They've made an effort to improve public housing as part of their vision, their mission, and the state in ground that they've had for their sea level rise mitigation work. And this has helped their dollars for Army Corps of Engineers and HUD to go a lot further.

You know, opportunity zones are new for many of us in our communities and because they've had plans that have had public housing first mentality and they've been working with communities that would be involved with opportunity zones, both public and private, it's been a relatively easy fit to understand opportunity zones as yet another lever that the community in Norfolk has for increasing mitigation in their -- for their households and their residents.

Here's another one that I really like. In New Jersey, which, of course, has a lot of money following Hurricane Sandy, and is a set of extraordinary examples, in addition to those that we often hear from the city of New York and other parts of New York state. One of the elements that New Jersey is really trying to improve is the reliability of their transportation system in the event of a power failure. Because we know that energy infrastructure is, really, the beginning of a domino of issues that can affect other critical infrastructure assets, including transit.

So one of several projects that New Jersey transit has engaged in with federal money is to create a microgrid, which essentially allows for distributed energy from renewable sources to provide resilient power at key places within the nodes of the New Jersey transit. This is their maintenance facilities, their bus garages, other buildings, and, of course, the stations that riders use.

And like many of these projects, I wanted to also point out that there's always the need for partners and, in this case, they found money and partnerships that was really robust, not only from the transit agency up to HUD and FEMA, but also with the Board of Public Utilities and, of course, a rate-paying area, where you can hopefully leverage more finance. And then, the Department of Energy and the Federal Transit Administration were also actively and are actively involved in this project.

When I made the slide about the various hazards that the CDBG-MIT funds can be used for, we shan't forget the really key seismic hazards that many of our communities face. And also, the solutions to seismic risk that we have in our toolbox. And one of the things that I think is really

important about this project is that many of those solutions are really quite innovative and they allow for a great deal of pride to be built in our communities.

Here, in Anchorage, they had a 20-floor high-rise built in downtown Anchorage, a gorgeous part of their skyline. And don't we all just envy those white-capped mountains in the background of the slide? And they built this high-rise knowing that they actually suffer from hundreds of earthquakes in any given decade.

So this particular technology that they used -- and at the link in Facebook here, there's a state-sanctioned Facebook video that shows what this technology is to essentially have a building that withstands a 9.0-magnitude earthquake. And it has, in fact, done that with a 7-magnitude earthquake. It was completely fine with the earthquake that they had there recently.

Other things may not be necessarily so magical in terms of a building that seems to rotate and dance on its own in a seismic case, but things that are as pragmatic as shut-off valves for natural gas that are precipitated not by a human saying, oh, my goodness, we're having an earthquake, I've got to get to that button to shut off the natural gas in my building, but, actually, are triggered by the shake itself. A sensor that says, turn off the natural gas now because there's an earthquake happening. So a lot of new technologies can be really helpful in our mitigation efforts.

Wildfire mitigation is on our minds, many of us as we continue to grapple with the tragic and inconvenience of the California wildfires. And this particular transformation in Colorado Springs is really interesting because there's been a good deal of federal engagement in the Colorado Springs wildfire mitigation. And you can see that the city is just abutting a lot of greenspace that can be also tinder.

And one of the most important things that Colorado Springs has done is to focus on that governance element. So they've put in place regulations through strong building and fire codes. And they've done a lot to engage the community so that there's a sense of shared responsibility for ignition-resistant structures and putting defensible space around buildings, making sure that the right materials are used.

And not, of course, with any -- they've had a lot of success with this because they've had a wildfire mitigation plan in place for several years that was embraced by and created by many partners, including not only the city and the fire department, but also the private housing associations, who had to find investment in this work for their own continuity and growth in the community.

I'm getting close to the end here, but I wanted to also be sure that we shared some successful retreat examples. Many of you have heard of the coastal community in Alaska, a tribal community, that received hazard mitigation funding from FEMA and used that funding to help move the community away from the coast, the coast being quite unstable as the permafrost begins to thaw there. So this isn't just a sea level rise question or a coastal storm question, in the case of this Alaskan community, but, rather, has to do with sinking buildings and infrastructure.

So the FEMA money is used for gravel building pads in the adjacent neighborhood where they're moving to, as well as for home acquisition and demolition. But, of course, this is not enough. The community needed to find other funding in order to help them to, for instance, have a town because the entire community is moving. And also, to rebuild, new construction. And so, they worked with the U.S. military, Bureau of Indian Affairs, and the Denali Commission to find funding for these elements. And that's, I think, a really important example because it's likely that -- we know we need to find more ways to create graceful retreat for communities and their safety.

LASAFE is like the projects that Marion started to talk with on these cases when she described the New York example. LASAFE is a program of the National Disaster Resilience competition. And it's been a two-year community engagement process that really allows for the community to see a deep shift in their priorities. Whereas, initially, they had been demanding that the funding from the federal government be used for additional levies -- especially in the blue part of the state in this icon in front of us here, that is, the coastal parishes even further south than New Orleans.

After a two-year process, when they realized what they were confronting and they saw the, really, disintegration of much of their community, since many households were already retreating with and without federal funding, they elected to request the use of federal funds for a safe harbor for their boat since many of them were fishermen, commercial fishermen but also sustainable fishermen, just for their own livelihood, and also, a mental health facility to deal with the many knock-on impacts of the traumas that these natural hazards have caused for the community.

And I think I'm going to move past this one and just end with a few reminders that although these examples that Marion and Jen and I have shared with you have been quite systemic and broadscale, a lot of mitigation comes down to a very pragmatic answer for buildings. And many of you have been working on this in your communities for years. But I couldn't leave this conversation without reminding us that building elevations, wet flood-proofing, perimeter flood-proofing, and even the elevation of mechanicals can be, I think, profound.

This lower right-hand picture, I realize it's hard to envision what I tried to describe here. This is a LMI property in New York City that had, as many buildings do, their mechanicals in the basement, their boiler and other things. And this gentleman now is the technician who is standing on the roof of his building in a new structure that is now housing their mechanicals. So the elevation was quite significant, not just put up on a pallet or moved to the second floor. They went all the way to the top in order to ensure that their residents were safe in the event of future flooding.

With that, I think we're going to close just with one more comment that, well, we've talked a lot about federal assets helping our communities to mitigate. And we know that public-private partnerships are key to that work.

Maybe after this presentation, you all can take a moment to observe some of the quotes that are coming from perhaps slightly unlikely sources. So these are from Goldman Sachs that has --

Goldman Sachs is a major Wall Street-based commercial and infrastructure market investor. They're a big bank and hold lots of mutual funds and other things. And they're really quite worried about how cities are or are not resilient to climate change.

And they see, as we do, and as the CDBG-MIT guidelines really acknowledge, that there are many, many tough choices that we're going to have to make. And so, this is, I think, really important for us as we try to reach out and embrace private sector actors in achieving the goals and milestones that all of our communities need for mitigation.

So there are lots of additional resources here for all of you. And I saw some questions in the chat about an additional resource around the Get Richer or Get Poorer slide, and I believe that we're going to share that during this next part of our conversation. So over to you, Jen.

Jennifer Carpenter: All right. So this is our last webinar for this mitigation webinar series that we have been working through in the last couple of months. This is the last one we'll have for this initial series. All the materials for the past webinars are included here. If you have any trouble finding them, the best way to do it, honestly, is always just Google CDBG-MIT and the name of the webinar and it'll bring it up pretty quickly. We should have the materials for the last two webinars posted very soon. And so, we'll get that shortly. And then, I think we're going to go to questions. So let's see.

We had a question on FEMA projects. I'll go ahead and read it, and then see how I can answer it. They asked, if a project was funded post-disaster by FEMA but the entity couldn't make the match due to the sheer volume of projects, would they be penalized if they applied through CDBG-MIT? So a little confusion here. You wouldn't apply through CDBG-MIT. Our CDBG-MIT, these awards have been given to grantees, both cities, counties, and states. And so, those folks have the funds, are allocated the funds, and they'll put together action plans for the programs identifying their projects and programs that they'll be funding.

Grantees can use CDBG-MIT funds for FEMA match. So it is an allowable use. The only requirement is that you meet all the CDBG-MIT requirements. So if you're doing a FEMA match project, you want to make sure you're still meeting all the CDBG-MIT requirements as they're spelled out in the notice, including things like national objective. So you just want to make sure that that's happening.

You're also -- if this person is asking if there was a project that you thought was going to be funded with FEMA, maybe it's a hazard mitigation project that you thought would get FEMA funding but it didn't get FEMA funding, can you use CDBG-MIT funds for that? And again, the answer is as long as it meets all the CDBG-MIT requirements, you can fund it under this program.

You'd want to make sure you're able to tie it to your mitigation needs assessment and your most impacted and distressed areas. But as long as it meets all the requirements that we've identified in the notice, then, yes. You can fund it. And then, Joyce, did you want to answer this question on the comparison charts?

Joyce Coffee: Yes. Thank you, Jen. I think Jelani is going to go ahead and put that link in the chat for everyone to see.

Jennifer Carpenter: Okay. That sounds great. And that's just a resource -- the charts that Joyce was using are part of the presentation. We want to make sure that we share that with everyone. So you can get it in the chat box. This question. It seems the program is focused on commercial and infrastructure mitigation projects. Can the funds actually be used to make housing more resilient? Of course.

And we actually still have a housing priority. And so, yes. There are many ways to make housing more resilient. Obviously, elevating is a huge way to make it more resilient, depending on where the housing is. We have some examples listed in our notice that you can refer to. And as, I think, Joyce mentioned, towards the end of the presentation, just some of the basic things you can do to make housing, whether it's new construction or existing housing, more resilient.

And Joyce and Marion, if you guys want to jump in, you just let me know. Feel free. We've got time. Just reading the next question --

Joyce Coffee: Can I just mention something about the housing resilience? I just wanted to -- I think it's a very important question. And one of the things that I reflect on when I think about what is resilient housing is that, of course, it's the building structure itself. So an elevation or creating defensible space against wildfire or wind shutters. Other parts of housing resilience do relate to some of those other schemes that we saw.

So although I talked about New Jersey Transit having a microgrid and distributed generation, and that might seem really so heavy infrastructure-focused, what I should have also pointed out was that microgrids and distributed generation can be very valuable for communities, household communities, to help them remain with power during extreme events.

So I think the application of some of the examples that Marion and I shared to the housing context maybe is sort of a matter of scale. We know that part of the housing question and conundrum is, in fact, scale. So how do we manage, when we're talking about single-family homes, and especially rental-related single-family homes? And so, one of the tools, of course, that you might consider when you're doing your BCA is trying to sort of warehouse or bring together a larger set of assets within your community to help see those BCA numbers crest over one.

Marion McFadden: I would just add that, as Jen said, the notice calls out specific housing activities that are allowable. And those include buyouts, potentially accompanied by additional housing or homeownership assistance for families that are being relocated. Elevation, that can be accompanied by rehab, reconstruction, or new construction activities. Flood-proofing and wind, water, fire, earthquake retrofitting or hardening of single or multifamily units to withstand future disasters.

Jennifer Carpenter: All right. The next question, since CDBG-MIT projects must be tied to the approved FEMA mitigation plan, if that plan is not sufficiently detailed to identify strong

projects and the CDBG action plan includes an updated mitigation plan to identify covered projects? So I have worked a lot with FEMA lately. And I can make sure that they -- tell me if I'm wrong. But I believe that in the hazard mitigation plans, you're not always going to see projects. Most of the time, those projects come later.

So yeah, I don't think you'll see projects identified in those plans. So we don't expect that. What we expect is that the hazards identified in those plans align with the same hazards that are just identified in your mitigation needs assessment. And if you're updating in your mitigation needs assessment, if you're adding hazards and those have not yet been added to your hazard mitigation plan, then you want to make sure that that's also updated.

So the key here is to align the two programs and not have to do work that's already been done. You know, we read a lot in this notice about coordinating with your partners on the emergency management side, the ones that are responsible for writing these hazard mitigation plans and working with FEMA on the hazard mitigation grant program.

And we just want to make sure that you're using those resources. You're not duplicating effort. If those hazards have already been identified, you can just align that with your plan. All right. So the next question is about for increasing housing seismic resilience, for example stocks or retrofits, do all households benefiting need to be income-certified and determined to be low-mod income? Or is there a different national objective? For example, urgent need for MIT-funded work?

Yes. Actually, we have a urgent need mitigation national objective spelled out in the notice that you can meet if the houses you're working on and doing rehab on are not low and moderate income households. So you can use that national objective. You want to check out the federal register notice.

Actually, I think on slide -- towards the beginning, I don't have the number here, but if you go to the slide that says, in context, CDBG-MIT requirements, we spell out what the mitigation national objectives are. And then, there's additional ones for the urgent need mitigation national objective. So you can use that if the folks are not low-mod in the house that you're 'habing for these retrofits.

Just keep in mind, we do still have the 50 percent -- we lowered it from 70 percent to 50 percent, that the overall -- for your overall benefit requirement. The 50 percent of the funds have to benefit low- and moderate-income person. So just keep that in mind. You have that other national objective to use, but you don't use it too much since we have this low-mod income persons priority. Joyce, someone asked if we can move to the slide that you skipped over.

Joyce Coffee: Sure. Okay. Yes. I would be happy to do that.

Marion McFadden: I would just make a suggestion, if we go back to the question that was asked about using CDBG-DR when there was an inability to meet the FEMA match. My read on that would be it's one of those situations where the devil's in the details. So I would encourage the grantee or subrecipient to provide the full details to HUD before moving ahead, because there is

a statutory prohibition on using funds for projects for which FEMA funds are made available. So you may need to take a close look at what the funds were available for if the proposal is to do anything more than using the CDBG-MIT funds to meet the FEMA match.

Joyce Coffee: That's a good point, Marion. Thanks. I'd be happy to speak about this question about the New Orleans example. Before I do, I wanted to just come back to Jen, your point about the FEMA hazard mitigation plan. I think it's absolutely true that many of them do not include actual projects, but some of them do.

And in particular, because the purpose of having a hazard mitigation plan, from FEMA's perspective, is to increase awareness of hazards, risks and vulnerabilities, identify actions for risk reduction. Some of those may, in fact, be project-focused. But others of them are going to be more general. It just depends on how your plan is written.

And then, also, of course, focus the resources on these greatest risks. So in order to do that, sometimes that's about communicating a priority. And that can also include projects. However, sometimes, it's best when your hazard mitigation plan is not so specific, because it allows for you to have a little bit more flexibility with, for instance, addressing a particular priority or the actions that are recommended within your plan. But I'm glad that someone asked to come back to this question of a New Orleans example.

New Orleans is part of a library, really, an excellent set of best practice that comes from this National Disaster Resilience competition that Marion mentioned and that was really instrumental. And one recommendation I would have for you is to just search National Disaster Resilience competition HUD because you'll find so many interesting and creative applications of federal dollars to mitigation in doing so.

Not all of them are yet built. But this process, if you were imagine or ask yourself what are the hazards that I have, and then, start scrolling through what comes up when you do that search, it's very likely that you'll find some communities that have faced similar hazards and use the excuse of the National Disaster Resilience competition to really find some innovative ways to mitigate those hazards.

So in this case, New Orleans, which all of us know as a city that is really based on its cultural vibrancy, understood that in order to have successful mitigation, in this case, of stormwater, but it could be for many other hazards that the city faces since they are, in fact, coastal. Although the coast is a lake that's influenced by the Gulf, they have to focus in on dual benefit of not only mitigation, in this case, the stormwater, but also increasing cultural vibrancy.

So New Orleans worked with a variety of other partners, some of them in the private sector, some of them public, and with their large award from the NDRC, they created a plan for a district that, in fact, is all about social well-being, infrastructure that allows for more people to come and appreciate the cultural amenities, a lot of neighborhood cultural initiatives.

So this was all part of the HUD grant. And in the end, as part of that, they got also a huge stormwater storage area, which is really valuable for preserving essentially sanity in their

attempts to both protect and serve their constituents, as well as the many visitors that they welcome every year. And one thing that I think is very interesting about how NOLA talks about this is that many of us in the mitigation community might have started with the idea that stormwater was the primary benefit.

But NOLA decided that their primary benefit was going to be the cultural amenity and the collateral benefit was going to be the stormwater benefit. I think you have to look carefully at the guidelines to see how you will, in fact, prove your mitigation benefits. But it's, I think, a great example of how we really are driving benefit -- the best mitigation benefit when we serve the primary priorities of the communities that are receiving the funds.

Jennifer Carpenter: I think that is all our questions. Joyce or Marion, any last words for the webinar?

Marion McFadden: I'll just say that I think you all really have a historic opportunity in front of you to protect your communities for the coming generation. So appreciate your willingness to sit through these multiple trainings and really think creatively about what's possible. Thank you.

Joyce Coffee: I would just add on to that that, first, I so appreciate all of you spending time with us today and having the desire to enquire deeper about the mitigation transformations that you are each creating in your communities.

And because two of the questions related to my favorite subjects, one of them about further protecting low- and moderate-income communities and, two, about the central role that housing plays in building mitigation, I really commend all of you for focusing on both of those things. Low- and moderate-income populations and their benefits and housing and its mitigation and improvement. So thanks for the important work that all of you do. And I hope you have a safe and happy holiday season.

Jennifer Carpenter: All right. Thank you, everyone. We really appreciate you joining, and we'll be in touch once we have new webinars coming up in 2020.

Jelani Newtown: Thanks so much to all our speakers and thanks to all the attendees for joining us today. That concludes our session. Once you disconnect from the webinar, you'll be prompted to take a very brief survey. Please take a moment to tell us what you thought of the session so that we can use the information to help plan for future sessions like this.

Thanks so much. Have a great day.

(END)