

ROAD Session Virtual Exchange

Rural Disaster
Preparedness:
Partnering for
Resilience and
Resources



Today's Event Partners

Community
Strategies Group



 THE ASPEN INSTITUTE



Rural Community
Assistance Partnership

RURAL LISC



INTERNATIONAL
ECONOMIC DEVELOPMENT
COUNCIL



HAC

Welcome

Olga Morales-Pate
Chief Executive Officer
Rural Community Assistance Corporation

Rural Disaster Preparedness

Exchange Format

- **Panel Discussion: 2:00-3:00 p.m. ET**
Our speakers share their experience with federal funding and organizational capacity efforts of rural regions and Native nations.
- **Breakout Rooms: 3:00-4:00 p.m. ET**
Optional
Join a breakout to meet others, ask questions, seek advice and share your thinking and experience. *Format: Open questions and answers, ideas and advice sharing. Each breakout will include one or more of today's speakers plus a facilitator.*

Rural Disaster Preparedness

Exchange Format

- **Use the **Chat Box** to share insights or to echo/underline a panelist's point.**

Please share your thoughts with civility and compassion.

- **Use the **Q & A Box** to ask your question of the speakers.**

Participant questions will be addressed during the event, in the last 20 minutes of the panel discussion, and during the 30-minute follow-on breakout session.



Alan Nazzaro

Disaster Recovery Services Program
Manager
Rural Community Assistance
Corporation



Kristyna Jones

K Jones Advisors with the Ironton
Reconstruction and Development
Committee (IRAD)



Ironton Recovers: Ironton Reconstruction and Development Committee (IRAD)



Ironton saw flood levels as high as 12-14 feet after Hurricane Ida. These floodwaters lingered for weeks, making the community inaccessible to residents, and destroying homes.



Ironton History

Ironton is an unincorporated community in rural Plaquemines Parish, Louisiana, on the west bank of the Mississippi River, between the river and State Highway 23, about 25 miles south of New Orleans. The Ironton community has a long history of placemaking and resilience. Founded by formerly enslaved people after the Civil War, the community was an important site of Black institution building in Plaquemines Parish. Community members have subsequently organized for equitable development and inclusion despite segregationist parish governance through the 1980s. These efforts have included the Underground Right to Vote Movement in the 1950s, the school desegregation movement that succeeded in the 1960s but soon saw parish-subsidized white-only schools that operated until the 1980s. In 1980, the Ironton community successfully organized to have running water piped into the village.

Natural Disasters and Hurricane

Ida Over the years Ironton has been hit hard by several natural disasters:

including Hurricanes Katrina and Isaac. In August, 2021 Hurricane Ida struck Ironton, causing more damage than the devastating Hurricane Katrina in August, 2005. During Hurricane Ida, Ironton experienced flood levels as high as 12-14 feet. Floodwaters lingered for weeks, making the community inaccessible to residents and destroying every house that had not been elevated following Katrina. As was the case after previous hurricanes, recovery efforts were non-existent after Hurricane Ida. Most residents have been living with relatives or in some other form of temporary housing since Ida.

Hurricane

Ida Before

After



Ironton Recovers

In the devastating days following Hurricane Ida, community members coalesced to take charge of their own recovery. These community members decided to start their own 501c3 as a platform in which to take on recovery projects, attract and mobilize funding and resources, and advocate for both public and private investments. This nonprofit, Ironton Reconstruction and Development Committee (IRAD), obtained an initial 501c3 status in September of 2022.

IRAD's mission statement is to:

“pursue community recovery and development based on a deep- rooted, local approach that embraces housing, economic development and health, while recognizing the value of culture, diversity, inclusion, equity, and justice.”



Ironton Recovers

IRAD has identified the following strategic priorities, with affordable housing development being their primary goal:

- Home elevation
- Levee protection for 500-year flood scenario
- Affordable home and flood insurance
- Revitalized park and recreation facilities
- Repair of the cemetery
- Broadband
- Street improvements including new sidewalks, paved roads and street lights

The only homes that withstood Hurricane Ida were the homes elevated after Hurricane Katrina. Homes are required to be elevated 12 feet due to Ironton's low elevation. IRAD wishes to support 43 families in having their homes raised.





Rafaela Monchek

Deputy Associate Administrator of the
Office of Disaster Recovery and
Resilience

U.S. Small Business Administration

*New Disaster Assistance for Rural Communities Act

Public Law 117-249 signed December 20, 2022.

SBA is authorized to declare a new disaster in a “Rural Area” upon request by the Governor of the State or the Chief Executive of the Indian Tribal government in which the rural area is located if the following conditions are met:

- (1) the rural area has received a **major disaster declaration** (Based on Public Assistance Declarations from the President under the Stafford Act)
- (2) **individual assistance (IA)** was NOT authorized for the rural area, and
- (3) **any (ONE)** home, small business concern, private nonprofit organization, or small agricultural cooperative in the rural area has incurred “significant damage” (40% uninsured losses).

Understanding Declared Counties

Presidential (IA) Declarations

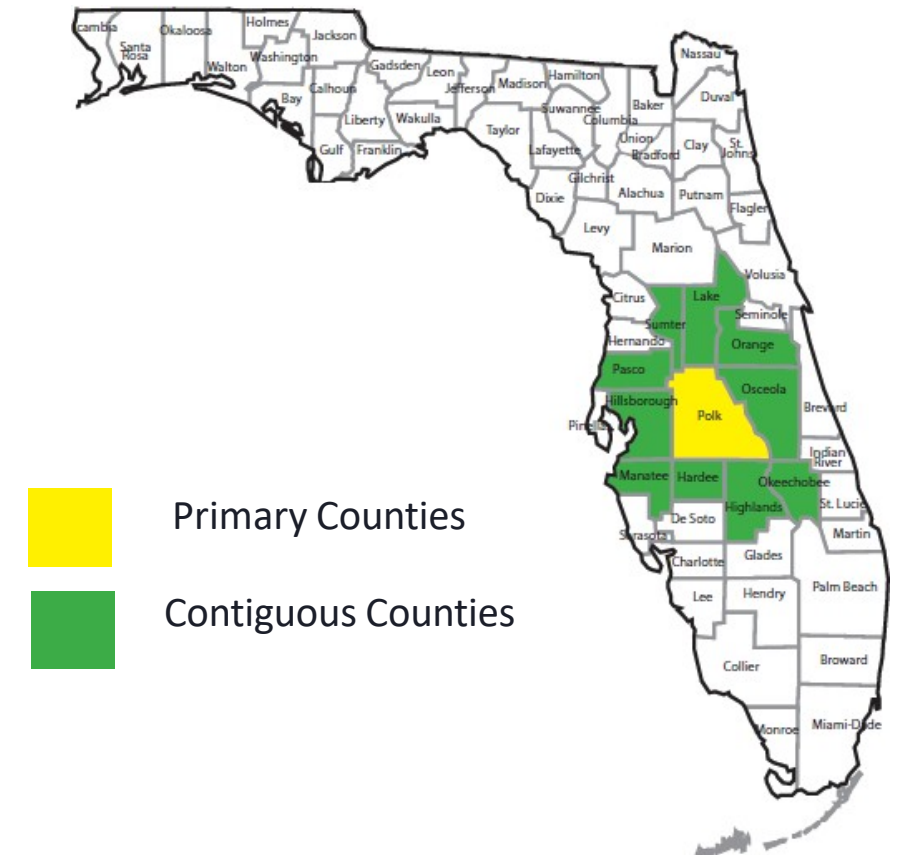
- SBA Disaster Loans for physical and economic injury losses are available in the “Primary” Counties.
- SBA Disaster Loans for economic injury are available in “Contiguous” Counties.

SBA Administrative Declaration

- SBA Disaster Loans for physical and economic injury losses are available in both the “Primary” and “Contiguous” Counties.

*New Rural Communities Declaration

- SBA Disaster Loans for physical losses and economic injury are available in the “Primary” County only.



Disaster Loan Program

The SBA recently made effective a direct final rule to update the disaster loan program, for disasters declared on or after July 31, 2023:

- ✓ Increase from \$40,000 to **\$100,000** for repair or replacement of household and personal effects
- ✓ Increase from \$200,000 to **\$500,000** for repair or replacement of a primary residence
- ✓ Make permanent the **one year no interest/no payment deferment period** for all disaster loans, which was set to end on September 30, 2023
- ✓ Increase maximum refinance eligibility from \$200,000 to **\$500,000** and remove the restriction of eligible refinancing if there is compensation from insurance or other recoveries
- ✓ Increase contractor malfeasance eligibility from \$200,000 to **\$500,000**
- ✓ For post disaster mitigation, *20% of the verified physical loss (as verified by SBA)*, with an increase from \$200,000 to **\$500,000** and remove the restriction from similar to **any disaster**.

The reasons for these changes is to:

- expand options for disaster loan recipients
- reflect the impact of inflationary increases over time that result in higher costs.

Q&A Session

Moderated by Olga Morales-Pate



Join us for the breakout room discussion

- To enter the breakout session: Simply use the Zoom breakout link provided in the Chat Box.
- A survey will pop up when you close the webinar. Please take a moment to it out as we transition.
- Each room will include speakers and a facilitator – it may take a few minutes to get them sorted into the right room.