



Achieving Success in the Community Disaster Resilience Zones: What Do Changemakers Need to Know?

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Achieving Success in the Community Disaster Resilience Zones: What Do Changemakers Need to Know?

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Community Disaster Resilience Zones Overview

Urban Institute Event – Achieving Success in the Community Disaster Resilience Zones

December 13, 2023



FEMA

The Community Disaster Resilience Zones (CDRZ) Act of 2022 requires FEMA

to:

- **Maintain a natural hazard assessment program**
- **Designate Community Disaster Resilience Zones at the census tract level and consider geographical balance**

The Act also gives FEMA three discretionary authorities for activities within or primarily benefitting Community Disaster Resilience Zones:

- Increases Federal Cost Share to not more than 90% for BRIC mitigation projects
- Enables FEMA to provide financial, technical, or other assistance to communities to carry out activities in preparation for a resilience or mitigation project.
- Establish an application process to provide a FEMA Certification for mitigation or resilience projects.

A wide array of organizations supported CDRZ Act passage:

1. After the Fire: Recover. Rebuild. Reimagine. (ATF3R)
2. American Council of Engineering Companies (ACEC)
3. American Institute of Architects (AIA)
4. American Planning Association (APA)
5. American Property Casualty Insurance Association (APCIA)
6. American Society of Civil Engineers (ASCE)
7. American Society of Landscape Architects (ASLA)
8. Big City Emergency Managers (BCEM)
9. BuildStrong Coalition
10. Center for Climate and Energy Solutions (C2ES)
11. Central United States Earthquake Consortium (CUSEC)
12. Ecological Restoration Business Association (ERBA)
13. Insurance Institute for Business & Home Safety (IBHS)
14. International Association of Emergency Managers (IAEM)
15. International Code Council (ICC)
16. Interstate Council on Water Policy (ICWP)
17. National Association of Counties (NACo)
18. National Association of Mutual Insurance Companies (NAMIC)
19. National Emergency Management Association (NEMA)
20. National Institute of Building Sciences (NIBS)
21. National Special Districts Coalition (NSDC)
22. National Wildlife Federation (NWF)
23. R Street Institute
24. Reinsurance Association of America (RAA)
25. SBP Resilience Innovation Hub
26. Taxpayers for Common Sense (TCS)
27. The Council of Insurance Agents & Brokers (CIAB)
28. U.S. Chamber of Commerce
29. US Resiliency Council (USRC)



FEMA

1. Multi-organization [CDRZ support letter](#) to Chairman DeFazio and Ranking Member Graves, April 27, 2022.

Vision: Community Driven Resilience with Whole of Community Support



Federal Agencies

- Focus Resources
- Advance Climate & Natural Hazards Science
- Technical Assistance Integration
- Explore Streamlining of Multiple Agency Programs
- Enhanced Communications
- Build and Strengthen Public-Private Partnerships

Private Non-Profits

- Technical Assistance - Community Navigators
- Community-Building
- Centered in Equity – Community Driven

Philanthropy

- Stakeholder Convening
- Institution Building
- Foster Innovation
- Information Sharing

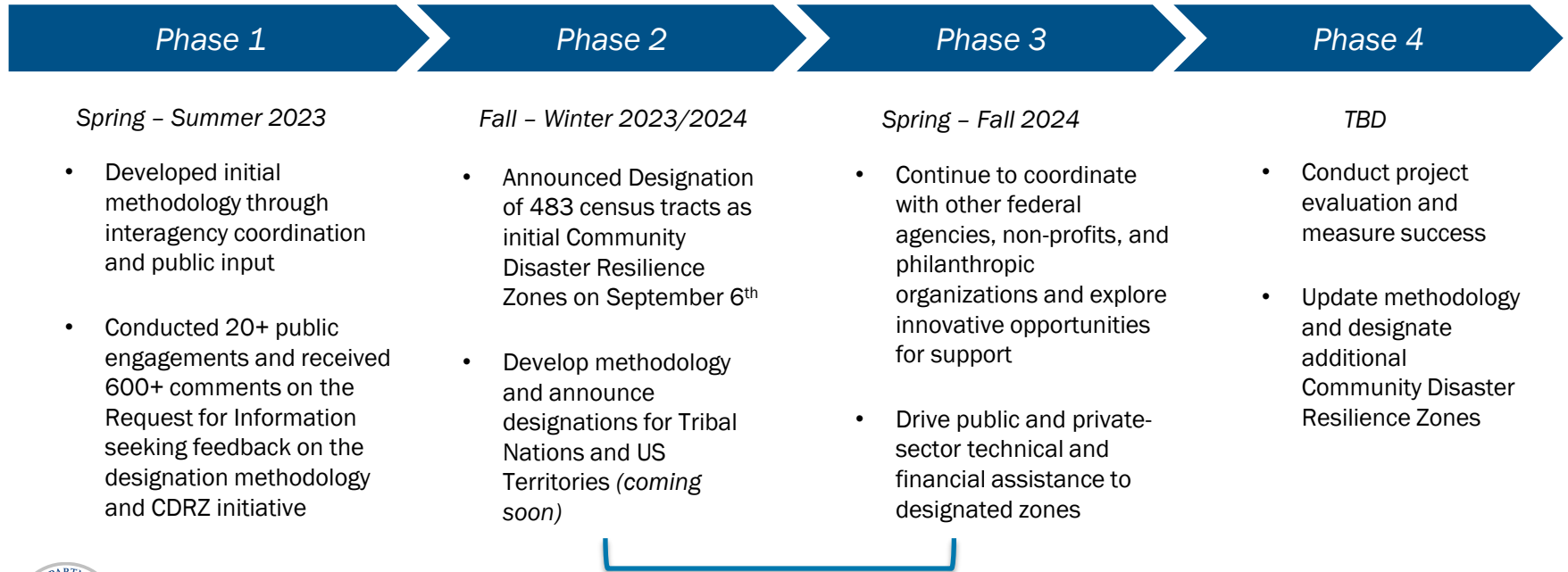
Private Sector (*Insurance, Finance, Community Development Financial Institutions*)

- Leverage Additional Capital
- Shape Resilience Incentives
- Promote Efficient Practices/Scale Effective Solutions
- Residential Catastrophe Mitigation – Housing as Infrastructure



FEMA

Overview of Community Disaster Resilience Zones Initiative



Current focus



FEMA

FEMA made CDRZ designations based on widely known, transparent, and understood measures of natural hazard risk and vulnerability

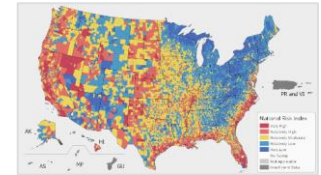
In September 2023, **FEMA** announced the first **483 Community Disaster Resilience Zones (CDRZ)** across all 50 states and D.C.

More designations – including in territories and for Tribal Nations – are expected to be **announced in early 2024**



Census tracts were designated CDRZ based on the following criteria¹:

- ✓ **A disadvantaged community** based on the **Climate & Economic Justice Screening Tool** (a mapping tool developed as part of the Justice40 Initiative)
- ✓ **A composite National Risk Index (NRI)²:** Risk Index Scores that rank in the top 50 nationally or is in the top 1% within their state



All designations underwent **peer review by subject matter experts in a Methodology Data Working Group** with support from the FEMA Mitigation Framework Leadership Group (MitFLG)

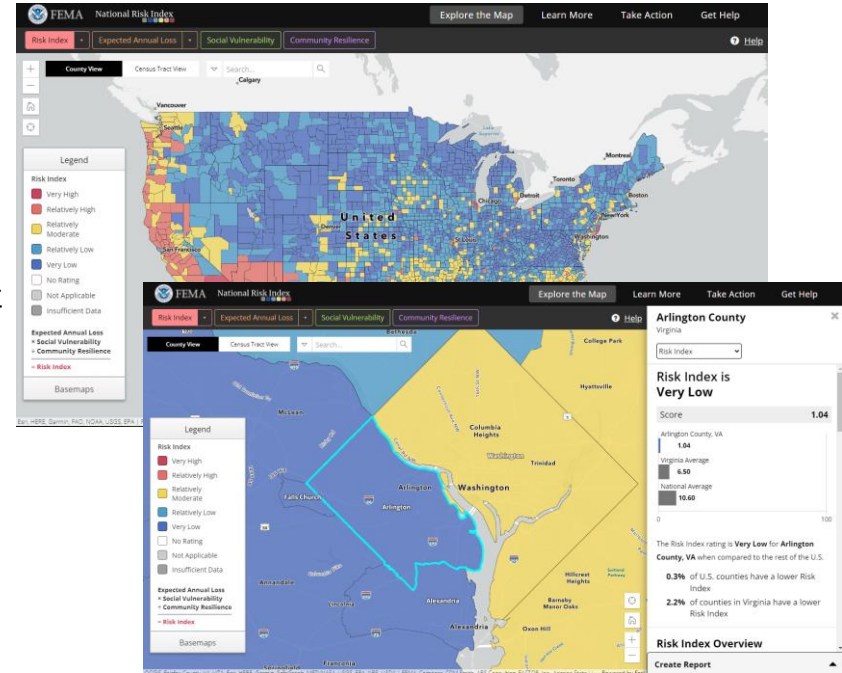


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1. FEMA CDRZ Methodology, August 28, 2023
2. 91 entities contributed to the creation of the NRI: <https://hazards.fema.gov/nri/contributors>

National Risk Index

- Online mapping application that identifies communities at risk to natural hazards
- Reduces the cost of risk assessment allowing community planners to prioritize action and investments
- Provides pre-calculated, national baseline risk assessment with free and comprehensive data across the U.S.
- Allows for easy and effective dialogue around all hazards risk for a community by incorporating Social Vulnerability and Community Resilience



Our aspiration is that CDRZ designation will catalyze support to communities that goes well beyond what government alone can do

Today, the primary benefit of a designation is access to additional funding and technical assistance for resilience and mitigation projects, but going forward **the goal is to significantly increase access to resources from across sectors**



Support from **non-profit and philanthropic organizations and for-profit entities**



Increased access to **resilience stakeholder network** for localities



Increased awareness of **local needs and leveraging partner knowledge**



Increased access to both **funding and technical assistance**



Potential to **unleash private capital**



Certification of projects benefiting designated zones

FEMA Benefits for Designated Zones

Today, the primary benefit of a designation is access to additional funding and technical assistance for resilience and mitigation projects, but going forward the goal is to significantly increase access to resources from across sectors.

Immediate Benefits

Building Resilient Infrastructure and Communities (BRIC)

- Increased Cost Share (up to 90%)
- a CDRZ Act discretionary authority
- Direct Technical Assistance
- Additional application points
- Benefit cost technical assistance

Flood Mitigation Assistance (FMA)

- Additional application points
- Benefit cost technical assistance

Anticipated Benefits

- Support from non-profit and philanthropic organizations and for-profit entities.
- Increased access to resilience stakeholder network for localities
- Increased awareness of local needs
- Increased access to both funding and technical assistance
- Leveraging partner knowledge
- Potential to unleash private capital



Federal Resource Focus

FEMA is thrilled to announce commitments from the following programs from other Federal agencies to support, prioritize, and/or incorporate Community Disaster Resilience Zones:

TECHNICAL ASSISTANCE

- **National Oceanic and Atmospheric Administration (NOAA)** Climate-Smart Communities Initiative Program
- **Environmental Protection Agency (EPA)** Environmental Justice Thriving Communities Technical Assistance Centers (EJ TCTACs)
- **Environmental Protection Agency (EPA)** Environmental Justice Thriving Communities Grantmaking Program (EJ TCGM)
- **Environmental Protection Agency (EPA)** Community Change Equitable Resilience Technical Assistance (CCER TA)
- **Economic Development Administration** Economic Recovery Corps
- **Small Business Administration (SBA)** Small Business Development Center (SBDC), Women's Business Centers (WBC), Veteran's Business Outreach Centers (VBOC) and Native American Business Centers (NABC)
- **Department of Agriculture (USDA)** Rural Partners Network

GRANT FUNDING

- **Environmental Protection Agency (EPA)** Environmental and Climate Justice Community Change Grants Program (Community Change Grants)
- **Housing and Urban Development (HUD)**. Green and Resilient Retrofits Program (GRRP)
- **Department of Transportation (USDOT)** Promoting Resilient Operations for Transformative, Efficient, and Cost-saving Transportation (PROTECT) Program



Questions?

www.FEMA.gov



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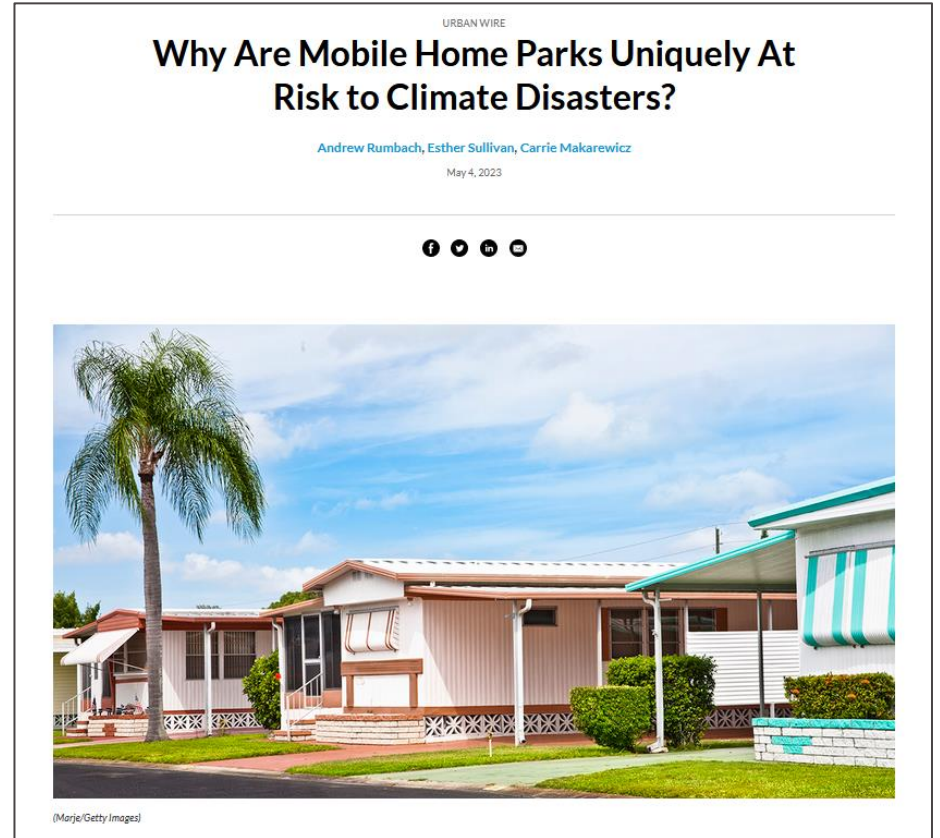


The Community Disaster Resilience Zones

An Early Look and Suggestions for a Research & Learning Agenda

Climate and Communities Program at the Urban Institute

- Multi-disciplinary team focused on place-based, solutions-oriented work
- Research, technical assistance, evaluation and strategic communication to help build safer, more prosperous and resilient communities *for all*
- Rely on the breadth of knowledge within Urban and its Centers and Offices



Learning will be a key ingredient in the success of the Community Disaster Resilience Zones concept

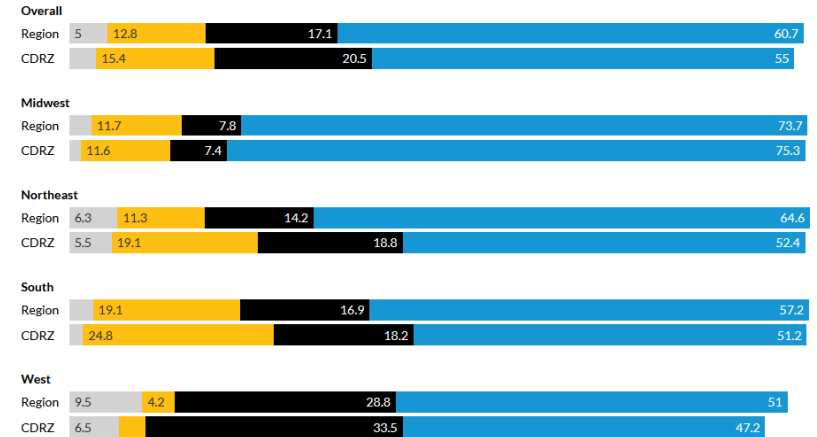
Who Lives in the CDRZs?

- 2.17 million people, or about .65% of the U.S. population
- Higher Black and Hispanic population than their region, except in the Midwest
- The median household income is \$21,413 lower than the nation, poverty is 6.7% higher
- Homeownership and broadband access lower in the CDRZs

Community Disaster Resilience Zones Are Home to More People of Color, outside the Midwest

Share of population by race and ethnicity

Asian Black Hispanic White



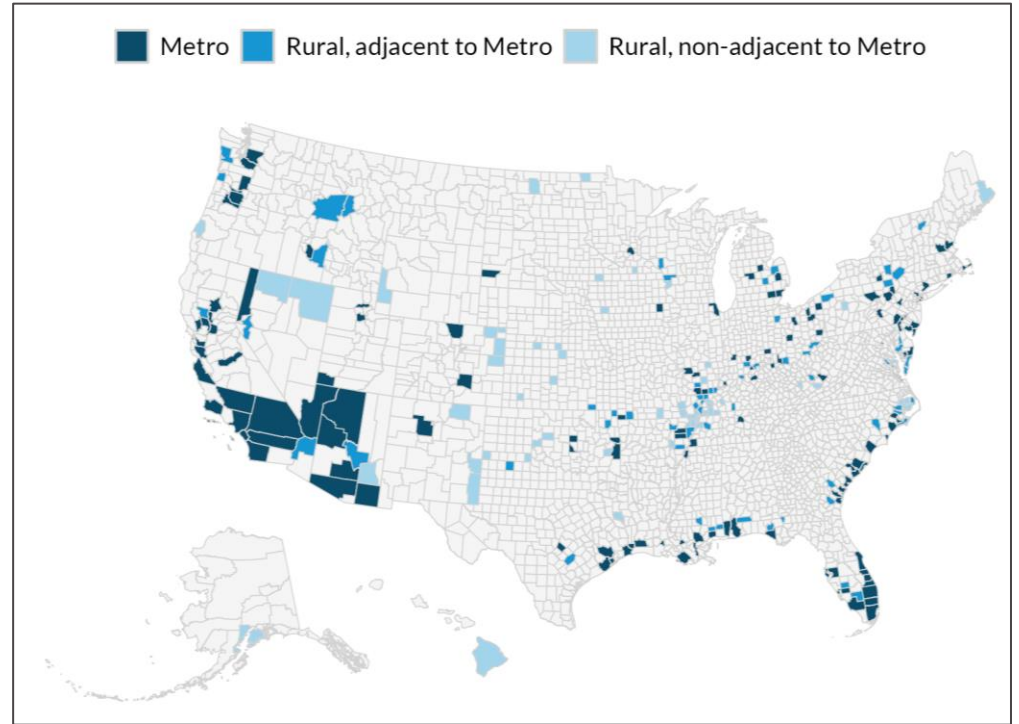
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Source: US Census Bureau, American Community Survey 5-Year Estimates, 2017–21.

Notes: CDRZ = community disaster resilience zones.

What Types of Places are the CDRZs?

- Top 50 census tracts with the highest hazard risk ratings
- At least 1% of census tracts in each state assigned high individual risk ratings
- Urban to rural
 - Metro areas (305)
 - Adjacent to metros (99)
 - Rural, non-adjacent (79)

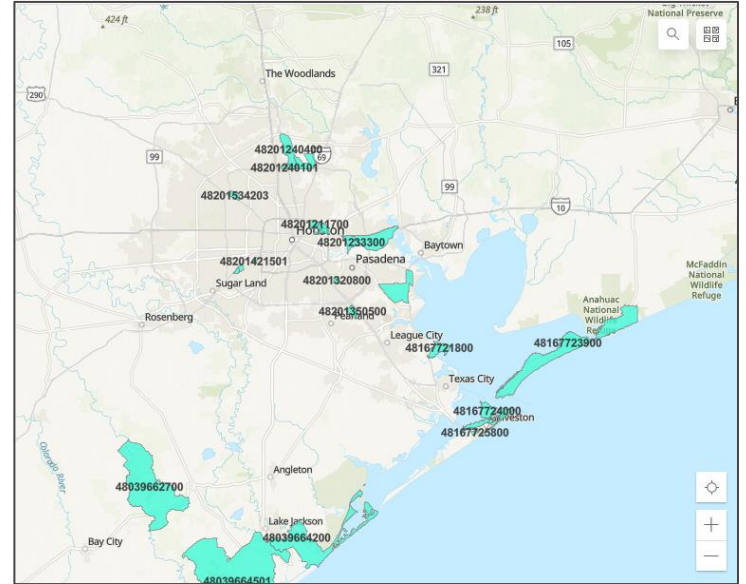


Source: FEMA CDRZs; USDA Rural-Urban Continuum Codes 2013

How are the benefits of CDRZ designation accruing? What types of communities are receiving more or less investments? Why?

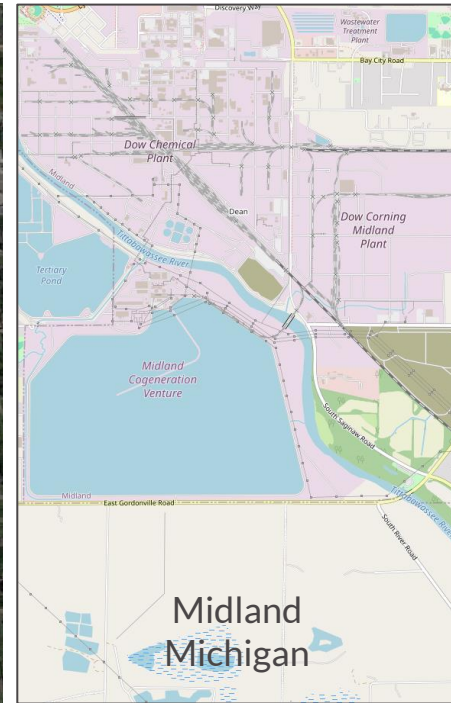
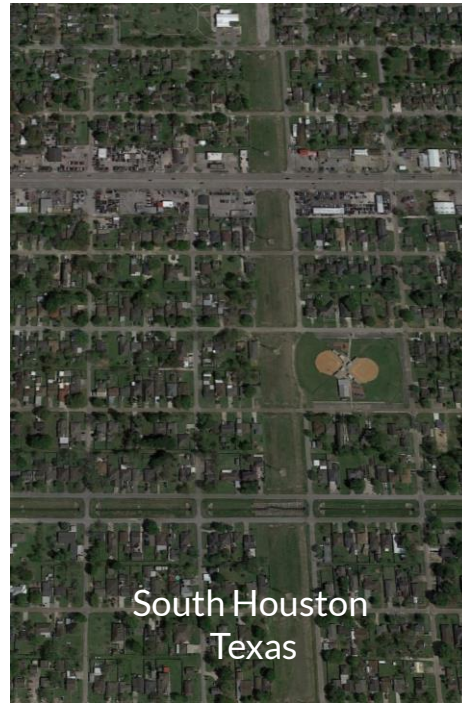
Who Governs the CDRZs?

- There are 888 local governments – county, municipal and township – that are affiliated with a CDRZ
- 35% of county governments (n=73) have more than one CDRZ
- 12% (n=83) of municipal and township governments have more than one CDRZ
- About 65% of CDRZs touch on more than 1 local government



Source: Census of Governments (2022) and FEMA CDRZs (2023)

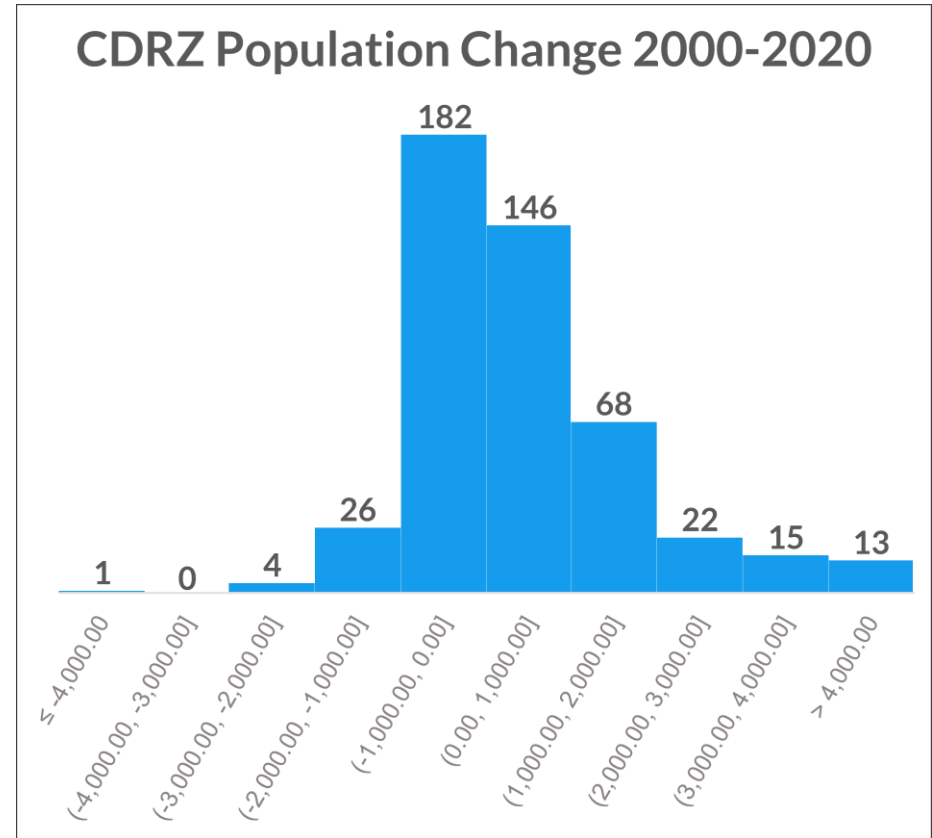
The Capacity of the CDRZs



What are the varying capacities of the CDRZs? What resources and support are needed to assist them?

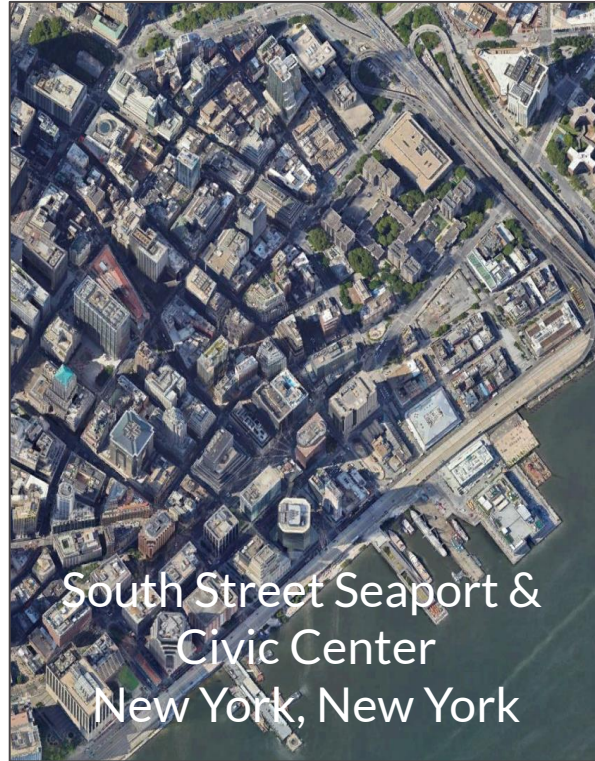
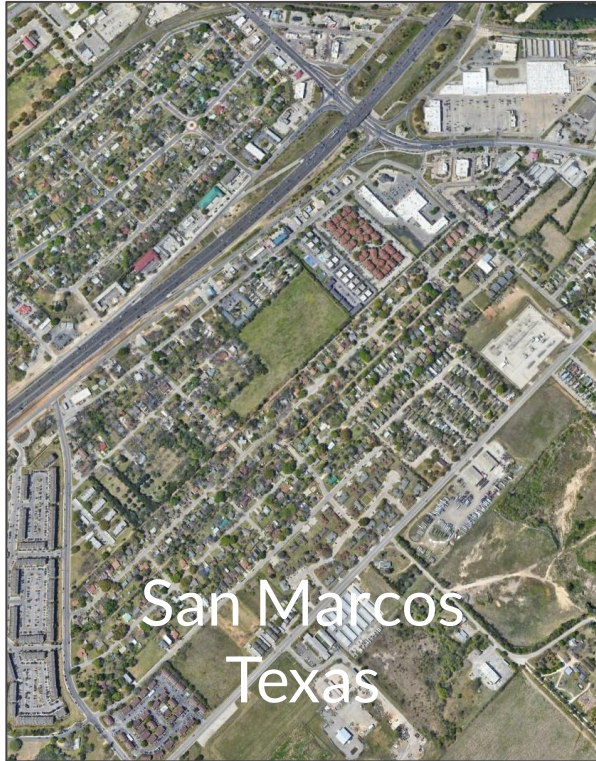
The Risk of Displacement, or ‘Green Gentrification’

- Important that investments do not lead to unintentional burdens
- The development context of place matters;
 - 214 CDRZs (44.3%) lost population between 2000-2020; 264 gained
 - 194 (40.1%) gained more than 10% population 2000-2020
 - 70 (14.7%) gained more than 50% population



Source: U.S. Census (2000, 2010, 2020) and FEMA CDRZs (2023)

CDRZs and the Gentrification Index



Which CDRZs are at high-risk to investment-driven gentrification, and what can be done?

Approaches to Planning

- Diverse contexts
 - Small cities (28%) | Medium cities (30%)
 - Large cities (24%) | Rural counties (18%)
- Political representation
 - 279 Republican (58.0%)
 - 157 Democrat (32.5%)
 - 47 multiple representatives (9.5%)
- Key institutional partners and ‘centers of gravity’ for decision-making
 - e.g. 1,356 National Register properties in a CDRZ



The Bethel African Methodist Episcopal Church | Cedar Rapids Iowa

What community engagement techniques will be most effective for CDRZs with different approaches to planning and different centers of gravity?

Thank you!
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Climate change, disasters, and community resilience

Climate extremes like floods and wildfires are becoming more frequent and severe in the US and threaten the health, safety, and prosperity of American families and communities. Climate-focused policies can help mitigate this while enhancing sustainability and advancing equity and environmental justice. Urban examines how climate change is affecting people and communities and identifies policies and programs with the greatest potential for impact. Policymakers, community leaders, and philanthropists rely on our research to ensure climate interventions are equitable and lasting for all people and communities.

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More Than 3 Million Americans Were Displaced by a 'Natural' Disaster in the Past Year. How Can We Prepare for Our Climate Future?

To best prepare for disasters that are likely to increase in severity and frequency, policy solutions will need to originate from all corners of the government—not just emergency management offices.

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Who Lives in the Community Disaster Resilience Zones?

November 10, 2023

URBAN WIRE

Growing Climate Hazards Pose Risks to Food System Resiliency Nationwide. Communities of Color Stand to Bear the Brunt.

October 31, 2023

BRIEF

Advancing Regional Climate-Action Goals through Federal Funding: A Case Study of the Genesee-Finger Lakes Region

October 6, 2023



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