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First 483 Community Disaster Resilience Zones

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>> Welcome to community FEMA disaster resilience Webinar. Thank you for joining us today! We'll get started in just a minute to give some folks some time to join. We'll get started. Good afternoon for those who are on the east coast and good morning to the rest of you. My name is Trevor and I'll be serving as the MC of today's Webinar. I'll start with the general housekeeping matters. In those interested in our presentation today and if you can't attend, we'll be recording this session. By joining today, you agree to be recorded.

Closed captioning is available by clicking on the closed captioning link in the chat. If you have any questions during the presentation, please use the Q & A button to submit them. We have a team who will answer it for you. Just so you know, a copy of the slides will be sent to all participants shortly after this Webinar. With that, I will turn it over to Pam Williams, assistant administrator of the grant programs and a leader of the disaster resilience initiative.

Pam: Good afternoon, good morning depending on where you're joining us from. Welcome! We're so happy to have you join us and be thank you so much for your valuable time with us today. As Trevor said, I'm Pam Williams, FEMA's assistant administrator here at FEMA. I'm overseeing the implementation of the community disaster resilience zone initiative. So here at FEMA it goes by the acronym CDRZ.

So first and foremost, I would like to introduce to you our speakers that have joined us and go over our agenda for today. First and foremost, we have miss Victoria who is the senior official performing the duties of the deputy administrator for resilience. She's going to provide our opening remarks and give her tremendous vision for the implementation of the community disaster resilience zone and I will follow up with her on giving an overview of the CDRZ legislation. Then Casey, our senior risk analyst will discuss the designation methodology for our first round of designations and provide you with a brief demonstration of how to use the national risk index tool.

Finally, Ms. Janine who has been detailed as a senior risk analyst to our new office of resilient strategy serving as the project manager for the CDRZ program will discuss what comes next for these designations and we'll talking about some of the tremendous successes and partnerships that we're already starting to realize through CDRZ and then we'll wrap up with some Qs and A, with you our audience.

For the Q & A we also have Mr. Dan on the line and he's going to help us answer some great questions about CDRZ building resilience, brick grant program. So we're excited you're here with us to discuss the community disaster resilience zone initiative with us today.

So now, I would like to introduce to you, Ms. Victoria. Over to you.

>> Thank you so much, Pam. Wonderful to be here with you all today. Happy Halloween for those who are celebrating! It is with so much excitement and purpose that we come together today with the recent announcements of community disaster resilience zones which symbolizes a monumental step forward in our collective efforts to address the climate impact and the cascading impacts of the climate crisis, natural hazards and ensure that our communities in and this nation is more resilient.

As Pam mentioned in September we announced the initial designations of 483 census tracks as community disaster resilience zones. Every single state in this nation has at least one. Soon we'll be announcing the tribal and territorial designations as well before the end of the year. So this is all coming from a bipartisan legislative effort to really make sure that we as a nation are better able to identify those communities that are at most risk of natural hazards and who are going to be most in need because of the social economic challenges they may face. So this new legislation and the way we're moving it forward is one that has to be done with partnership. We are as FEMA, we have already made some key moves to really try to ensure that communities with community disaster resilience zones can start to further accelerate their resilience in our most recent building resilient infrastructure communities notice of funding. You'll notice there are dollar set aside in the state, capability and capacity building, set aside to start to build programs can and support to communities with CDRZ for projects in these areas, to accelerate resilience. We have also been working diligently with other federal agencies to make sure they're able to use the community disaster resilience zones, legislation and designations to identify and shape priorities.

So we have had some exciting commitments thus far. We've got NOAH, the national ocean atmospheric initiative that is using CDRZ to help prioritize some of its funding through the inflation reduction act, EPA and the communities network is a key partner.

This is the theme you'll hear. The success of CDRZ is really about creating and enabling environment for communities to accelerate their resilience over the course of what is a five‑year designation. It is one that includes both the federal government, the federal government support is not the silver bullet so critical to this effort is really the role of philanthropy, non profits, the whole range of companies can and partners that are critical for helping communities invest in their resilience and accelerate action. Our mission is very clear here. We are focused on strengthening communities and especially those underserved and most vulnerable to hazards. Like I said, these designations, they transcend boundaries can and over the next 18 months, we'll be expanding designations and we'll be taking information that we got through a request for information, refining the methodology, the national level methodology that leads to designations. We'll be working in partnership with states, local governments, Tribal Nations, territorial governments to really make sure that these designations are helpful tools in addressing the vulnerabilities of their most underserved communities.

So these designations to be very clear are not just about one single project. That's not how we achieve a more resilient nation or have a community become more resilient. It's not one project. This is about enabling local governments to adopt a holistic approach to climate threats. A community threatened by extreme heat can establish cooling centers, preserve park lands, build micro grids, ensure affordable access to air‑conditioning can and there's so many things that can go to a community wide approach of reducing risk and human suffering.

So that is the key thing here as well. We are focused on really looking broadly at reducing community‑wide risk. We hope that through learning more about community disaster resilience zones and more about the opportunities in specific places, we can partner together with philanthropy, private companies, local government, the whole set of actors to really catalyze resilience building so we have a more secure and safe future for all. So thank you so much for tuning in today. We have a great agenda in front of us. I will turn it back over to you, Pam.

>> Pam Williams: Thank you so very much, Victoria. So I would like to take a step back and begin by providing a brief overview of the legislation that required this program. The benefits of the designated zones and really where we see this program going into the future which is pretty exciting as Victoria laid the ground work for. So I'm excited to give you a sense of some of the value it adds and where we think these zone designations are going. So first, the community disaster resilience donees act was co sponsored by Senator Peters from Michigan and Ohio's former senator and was signed by President Biden, December 20th, 2022, so just last year and it was passed with broad bipartisan support with unanimous concept by the Senate and a 333‑92 vote in favor in the House. So we just don't see votes like that anymore, do we? Nearly 30 organizations supported the legislation and even more have signalled their support moving forward. So the community disaster resilience act of 2022 amends title 2 of the Robert T Stafford emergency act by adding a brand new section to the Stafford act, this requires FEMA to have a risk assessment system and although it wasn't going to explicit go in the law, it was very clear from the legislative intent that the system be raced on the national risk index which Casey is going to talk about in just a minute.

The law requires FEMA to seek input from other federal agencies and the public on the methodology on the national risk index and national risk system we use. We would then designate the community disaster resilience zones based on relative risk ratings and repeat this public engagement process on methodologies and redesignate the zones every five years. So these community disaster resilient zones have the potential to be a tool to prioritize and focus resilient and mitigation effort not only for FEMA but other federal agencies as Victoria mentioned, private sector investments, philanthropy and non government organization. The law also gave FEMA three discretion authorities for activities within primarily benefitting the CDRZ. So we can increase the federal cost share for not more than 90% for brick projects which we're doing in 2023 and Dan is going to talk about that. It gives assistance to other communities to carry out activities preparation for resilience and mitigation projects in the zone and funding is actually going to come out of the brick set aside to do just that. And Dan can also answer questions about that.

But it also gives us the ability to establish an application process to provide FEMA a certification for mitigation or resilience projects. And so this would be intended to help drive resilience investments for other federal agencies, non profit philanthropies or other private investments in the CDRZ. The so this is very exciting to explore as we dive into the next phase of CDRZ. So let me talking about the vision, mission, aspiration and some of the outcomes we hope will come from CDRZ.

Our vision, we aim to support the resilience of our most at risk areas in the face of a changing world. The mission? We will leverage FEMA's extensive partnership in support of designated zones. The aspiration, to bring this as a model to drive public‑private partnerships so the value is greater than the sum of its parts. Principles, we see this as a partnership driven approach to support our most at risk communities. We see the partnerships forged in this program as potentially ground breaking and represent an innovative model for future designations. And what are the outcomes? Well, we expect the investments made in these communities to be rock solid, both in terms of their financial viability and resilience value added. We hope this process is self‑reinforcing where designated zones will benefit from the funding and technical expertise of our partnerships, which in turn drives better outcomes.

So phase one was where our teams finalized their methodology which again, you'll hear about very shortly, in conjunction with our interagency partners as well as hundreds of comments we received through a public request for information. We announced our initial 483 designations just last month in phase two. So our current focus is really two‑fold. We need to roll out our next tribal and territory designations which we really do expect to occur soon. We had to have a very intimate conversation with our tribal and territorial partners to make sure we're designing a program that will meet their needs. Our program team is working very hard engaging our external partners and we're looking forward to sharing with you some greater successes for that phase very soon.

So phase four is really going to revolve around the assessment of the CDRZ program. We have to prove our successes. We intend for this project to meet the high standards we have for it and our evaluation methodology. So it's going to be data driven, focused on the impact of this program, and we're going to make sure that the communities are getting those that need the most support. I'm going to turn it to Casey so he can talk about the designation and show you how the risk national tool works. Casey, over to you.

**Casey Zuzak:**

Great, thank you, Pam! For the first round of designations, we selected census tracks with the national index score that ranks in the top 50 nationally or top 1% within each state. After selecting census tracks according to risk, we then used the climate and economic justice screening tool created by the White House's council on environmental quality to remove any census tracks that were not identified as disadvantaged. In other words, every census track designated as a community disaster resilience zone is classified as disadvantaged. All designations under went peer review by subject matter experts and methodology and data working group would support with the mitigation framework leadership group or MIT flag. It resulted in the identification of 483 census tracks with at least 1 census track in each state and the district of Columbia.

The national risk index is an online mapping tool that will identify communities most at risk to 18 different natural hazards and provides communities with an understanding and of the standardized natural hazard risk data. This tool is useful in lowering the hurdle for communities to access risk assessment tool data and is a valuable resource for community planners. Common designation criteria used in the national risk index includes risk scores which are identified at the census track level as well as percent isle ranks available in each state. As you can see in each equation, this combines three major factors, expected annual loss, social vulnerability and community resilience.

Expected annual loss is a natural hazard component of the national risk index. It represents an estimated average annualized economic loss in the U.S. dollars resulting from natural hazards each year. Expected annualized loss is calculated using a formula, an equation that includes natural hazard exposure, annualized frequency and historic loss of ratio risk factors if 18 natural hazards. It's calculated for each hazard type and quantifies the losses for relevant consequence types including building, people, and agricultural.

Social vulnerability is a consequence enhancing risk component of the national risk index. It represents the susceptibility of social groups to adverse impacts of natural hazards including disproportionate death, injury, loss, and disruption of livelihood. The community disaster zone designation methodology uses a tailor version of the center for disease control and prevention, social vulnerability index or SVI in the national risk index that includes the socioeconomic status, household characteristics, and household type and transportation themes. Community resilience is a consequence reduction risk component of the national risk index. It represents the ability of a community to prepare for and anticipated natural hazards, adapt conditions and understand rapidly disruptions.

In selecting the zones, first we identified the census tracks that ranked in the top 50 across the country and top 1% within each state. With the highest risk rankings from the national risk index. This identified at least 800 census tracks nationally. From there, we use the climate economic justice screening tool to select which of the 800 census tracks are identified as disadvantaged. After applying this climate and economic justice screening, we identified 480 census tracks. For any state, where the climate and economic justice screening tool screened away all identified census tracks, we identified and designated the census track with the highest risk, national risk index, risk rating and disadvantaged. This resulted in 483 census tracks and at least one per state.

This groups of census tracks is the first group of community disaster resilience and designations. We fully understand there's a limited number, a number of at risk and in need census tracks that may not have been designated in this initial group and we continue to refine our data and methodology and we will be designating additional zones in the future. You can see in the map, the designated zones in teal. Because this is a census track, this varies across the United States.

Some are hundreds of miles across, while others are roughly a couple of city blocks. Again, we strove to achieve geographic balance in destinations ensuring each state has at least one designated zone. You can see here the break down of number of community disaster resilience zones by State. A reminder, this is a census track, rather than county boundaries, jurisdictions or other entities.

In all, community disaster resilience zones represent about 2 million people. Approximately equal to 0.06% of our national population. 76% of the community disaster zones face at least three or more hazards related relatively high or very high by the national risk index. 84% of the community disaster resilience zones have a very high social vulnerability rating. Community disaster resilience zones have about 7.5 times higher annualized expected annual loss than non community disaster resilient zones. 37% are in rural parts of our country.

Now, I'm going to demonstrate the national risk index as well as the community disaster resilience zone platform. For this demonstration, we'll explore which when census tracks are, how to use it and we will explore how to use the web application to view the national risk index scores and ratings, explore the map, generate reports and download data.

To access the FEMA community disaster resilience zone platform, open any internet browsers I have done and navigate to HTTPS://www. FEMA.gov/CDRZ. This will take you to the home page where you have access to the main features including the community disaster resilient platform, overviews in supporting materials.

To access this zone platform, the most direct way is to click on the platform tools anchor button on the top of the web page and then click on the blue button under the community disaster done platform tools section. Users need to acknowledge they are leaving the officially FEMA web page by clicking okay on the pop up. The community disaster done platform provides information on users on designated donees, how they're identified and how to support the generation of the actions.

Zone designation methodology and data download are available which includes tabular information and spatial data as well as GIS web services can be found in the blue navigation bar on the top. Now I will demonstrate how to see what had community disaster resilience zones are designated in a particular state and county. For this example, I will search for the FEMA community disaster resilient zones in the state of Ohio in Franklin county. On the platform home page, scroll to the interactive mapping query tool to find out which zones are identified in this state and county. Here, users are provided with the option to identify a state, but selecting it with the drop down list or typing it in the search box.

Once the state is selected, the map will Zoom directly to that location. To further refine the search, select the county or county equivalent geography from the selection drop down or use the same text search capabilities. Additionally, the map has limited interactive capabilities including Zoom in, Zoom out, locate near me, the ability to change the base map and location search. To clear any selections, users must reset the options in both drop down menus by clicking the reset on the bottom of the drop down. Additional tools and resources are located on the bottom of the page. For those users who are interested in learning more about community disaster resilience designations within their area, we provided geospatial tool with access to additional information as well as the ability for users to add data for their community. I will now demonstrate the functionality of this platform including the enabling of layers and adding of additional data.

For everyone accession the platform for the first time, 5 navigational and product overview windows are provided. Click next to advance through the windows and hit okay in the end. First, for some general orientation. All map navigation is located in the top left of the mapping interface. Next on the bottom, there's a number of layers that have been preloaded. This includes the currently enabled FEMA community disaster resilience zones in teal. Once a layer is enabled by clicking the check box to the left of the item, as I have just done for the layer, climate and economic justice screening tool, November 2022, version one layer, the layer symbol will dynamically appear in the legend on the bottom right. Note, you may need to scroll to see all items and symbols on the legend.

If there's a layer that we have not pre‑added, users have the ability to click on the blue add button data and browse the GIS online or raised living atlas, add a URL directly or up load the shape file, CSV, KMLO JSON file. I will talking about how to add the data from the live I atlas.

Using this information, you can see the urban heat islands and where they have been mapped and which ones may have higher temperatures. M this is a curated set of authoritative GIS data and services by switching from the my content to the living atlas and using the text search. Here, I will search urban heat island and the first option is the layer I'm looking for. To select it, simply click on the layer. Since this is the only layer I'm adding today, I'm going to go ahead and click done.

To display the layer in the table of contents, click the action button or the four circles button and choose the add to map option. Now it will appear in the table of contents and legend. You can increase and decrease the transparency of the layer table by using the menu here. To learn more about the national risk index, and any census tracker across the United States. We have preloaded a layer with the national risk index, risk reports. The national risk index is online dataset and tool to help illustrate risk across the United States for 18 different natural hazards. I'll link this for census tracks are preloaded in the table of contents. To view the report, simply enable the layer as I have just done, click on a census track and select view. This will select users for the national risk index report page for that specific census tract and the national risk index application.

The national index report summarizes scores and ratings for the national risk index in each of the components. You can print these reports or download the data behind them. Within the national risk index, application, users have the ability to learn more about the risk index, how to take action with these data and information and where to get help. Additionally, I will demonstrate the mapping portion of the application which visualizes the information and risk data of where to download, where to download data from on our data resources page. We'll begin by exploring the map. You can access the map by clicking on the explore the map button in the top tool bar. You can use the map to interactively explore the national profiles of risk and each of the three components used to calculate the expected annual loss, social vulnerability or community resilience.

The default view portrays the composite risk index map across all natural hazards for the United States represented at the county level. The risk index use as color scheme to quickly communicate the relative level of risk. Progressing red. Allover this data can be viewed at the county or census track level. To view the specific, to view the risk index layer for a specific hazard, select the hazard name from the risk index drop down, in the tool bar at the top. We will select the hurricane hazard and see that the map automatically updates. We can see that the hurricane risk is highest in the counties along the golf and south atlantic coasts. While hurricane risk is not applicable to the areas that are gray colored, which includes much of the western portion of the United States.

Now, we will use the same drop down to return to the all natural hazards category. The same actions can be done for the expected annual loss, the estimated annualized dollar loss for each of the 18 hazards and all 18 combined as well as social vulnerability and community resilience. So view more on the national risk index information for a specific county or census track, click on a location, any location on the map. The application will automatically Zoom in and open up the information panel on the right hand side. You can also find a county or census track by using the search feature at the top of the map.

Each of the map layers have their associated data that can be viewed in the panel using the drop down and then switched into the map view. Finally, to quickly access data resources page, navigate to the data download button located on the upper right hand corner of the map.

This will take users to the data resources page. Both county and census track level datasets are available for download in spatial and tabular formats. This now concludes the demonstration of the national risk index and the community disaster resilience zone platform. I will now transition to Janine to talk about what we're doing in these zones now that they're designated. Janine?

>> Janine: Thank you, Casey. As Victoria and Pam highlighted earlier, we're so excited about the incredible response from so many partners that are interested in helping the under served communities access technical assistance or continuing the assistance that they're already providing but leveraging the benefits of CDRZ in their efforts.

Ultimately our hope is these communities can access different sources of capital, both public and private to build the most critical community infrastructure projects and strengthen mobile economic resilience. I will talk to that larger coalition that is envisioned in a moment but firstly highlight the FEMA benefits of the zone designations for our pre disaster grant and technical assistance programs.

So immediately in most concretely, the zone designation increases the federal cost share eligibility to 90% for our building resilient infrastructure in communities or BRIC program. So that hazard mitigation and climate adaptation projects performed within or primarily benefit the designated zone are eligible for an increase in BRIC cost share of up to 90%. This provision helps us meet a very important goal of lowering the cost share barrier to entry and lessen the burden of high risk communities in performing resilience related activities.

Communities in these tracks will also be prioritized to receive BRIC direct technical assistance. And help them apply for BRIC funding. The technical assistance is designed to provide tailored support to communities and Tribal Nations that may not have the resources to begin planning and project solutions on their own. In this next BRIC cycle, the application period which is open now, communities interests in submitting a request for assistance can do so through February 29th of 2024. FEMA is also publishing a new form to streamline and simplify the request submission process. Also when communities are eventually ready to come in the projects, under either of our pre disaster mitigation grant competition for BRIC or flood mitigation assistance, FMA, projects located will primarily benefit CDRZ will receive additional points in scoring.

We also offer changes to our BCA requirements. Requirements for BCA as a condition to apply has been removed for communities that support CDRZ designations. Communities will only need to submit a narrative if the project is over 1 million dollars. If it's under 1 million, even the narrative is not required. So there will be no requirement to submit a benefit cost on the front end and then assuming the project is competitive and otherwise eligible for selection, we'll provide technical assistance in developing the benefit cost analysis. But the vision for CDRZ as Pam and Victoria have highlighted is far bigger than just FEMA programs.

The goal is to increase technical assistance and resources and capital across sectors. Our vision is to harness the power across sector collaboration, across so many partners, governmental agencies, philanthropy, private non profits and others in the private sector. The designated zones will have the opportunity to expand their resilience networks, and leverage some of the partner networks we're working to build.

The figure on the left depicts our vision for a broad based public‑private coalition of support for these designated zones. Each of the contributors is essential to the initiative success. The public sector, state, local, tribal, and territorial governments, private and non profits, philanthropic organizations, again, the private sector. The call out on the right lists some of the many functions and activities that the organizations in this public‑private‑partnership coalition will play.

Specifically for the public sector, we are so excited about the response from our partner federal agencies that are offering up support, ranging from it climate adaptation and risk assessments to economic development to resilience rural partners so designated zones will have a wide range to leverage. I won't go through all of them right now. This is just a start of our federal interagency coordination and we're really excited that there's a lot more to come in this space. Lastly, I hope what we shared about CDRZ today really conveys this is not a FEMA program. We anticipate a tremendous role for the private sector. Again, non profits, private investment, innovative insurance solutions, Congress has signalled an intent to supercharge these zones potentially with tax incentives to invest in climate resilience and adaptation projects and CDRZ's designated communities. So it will move beyond the prioritization framework to something that we hope scales private sector investments in climate resilience.

Coordinated around designated most in need and most at risk communities. More technical assistance is needed and the role of NGOs will be so important so that it's not just the federal government helicoptering with siloed technical assistance but the NGO and grass roots organizations that are in it with the communities for the long haul are connected. Helping communities set strategic priorities that are developed with strong community engagement and reflect the needs and involvement of the whole community and helping communities design and generate projects that add to up the realization. We're excited for partners across all sectors to take advantage of the opportunity provided for these own designations and for our climate resilience ecosystem to begin to take shape, and ultimately, we're excited act the role of the CDRZ may play to collectively build community and national resilience. With that, I will turn it back over to Trevor.

>> Thank you, Janine, Casey, Pam and Victoria. We'll open up the floor. Please submit your questions in the Q and A box on the bottom of your screen. The first question we have in the chat is, will there be addition opportunities to provide feedback on the designations and suggestions to expand the designations to make sure these donees truly reflect hazard risk and social vulnerability beyond a national index?

>> This is a fantastic question! We are always taking input on how we can always improve our data tools, information, and methodology around our risk assessment products. This summer we had a public RFI that was published. We received about, I think it was 600 plus comments. And 300 plus were designated, were directed directly to how we can improve the national index. We had questions on which other products are available from the community as far as what data and information is available in the territories.

So we always do welcome additional data, information, and that can be shared to FEMA‑CDRZ‑RFI @ FEMA.DHS.gov as well.

>> So Trevor, if I can add as well. We are hoping to make another designation in the next year to 18 months and that's why this first designation was so very critical because as we are getting this amazing feedback from you guys in the audience, from our stakeholders, from this initial designation, we will be just as Casey said, improving the this and increasing datasets and learning from this and making sure that the next designation, the methodology that we use for the next designation makes more sense for the CDRZ so the legislation requires that designations are made at least every five years but it doesn't limit us to only every five years.

So I look forward to working with you guys on what this looks like for the next designation to make sure that it makes sense across the country to increase resilience.

>> Thanks. Is there a complete list of the NRI scores available?

>> Great question! Yes, all of the national risk index data is publicly available including, at the county and census track level in both spatial so as a shape file or file data base and tabular data as a CSV that can be, used in excel from the national risk index data resources page. And all of the risk scores for each of the individual hazards as well as the composite risk scores and much of the data used to create the risk scores are available for free and public download. All of the data is also available in GIS services as well.

>> Thank you, Casey. Our next question comes from Brian Fischer. I would like to schedule a one on one with my state, Alaska, to walk us through the specific data and the NRI and see the tools, which I know designates one of the least ‑‑ census tracks in our state. Can that be arranged in.

>> Absolutely! Feel free to reach out to the FEMA inbox and we're happy to talk more.

>> Trevor, I can also add to that. Just a reminder that our next designation is going to include all of our tribal and territorial locations and designations. That does include the Alaskan native designations and we have been working very closely with those communities to make sure our designations make sense for our Alaskan natives.

>> Thanks for that. From an anonymous attendee, will CDRZ be prioritized for funding or technical assistance? And if so, how long and for which programs?

>> Good afternoon! Good morning folks! The question on the this is yes, FEMA has a few opportunities to prioritize both technical assistance and funding for CDRZ. I'm going to go over it right now. First, FEMA has an opportunity for direct technical assistance that elder communities and Tribal Nations can apply for and we prioritize that for community disaster resilience zones. Secondly, FEMA provides an opportunity for an increased cost share for communities, for projects that are performed within or that primarily benefit a designated community disaster resilience zone up to about 90% federal cost share, leading an only 10% non federal cost share.

Thirdly, FEMA can provide technical assistance to help community disaster resilience zones communities who have projects submitted, helping to develop a benefit cost analysis for projects and for projects under a million dollars, we don't require the narrative. For projects over a million dollars, we require a narrative but FEMA will still work with those communities to help develop that benefit cost analysis. And furthermore, we have set a requirement that a minimum of 400,000 dollars from each state, territory in the district of Columbia allocation must be used for accommodation of capacity building, capacity and capability building activities or projects primarily benefitting community disaster resilience zones. So we have taken a multi‑prong approach to ensure these communities have additional technical assistance and financial assistance available to them. Thank you!

>> Thanks, Dan! Our next question comes from Brian Fischer. Will the current designated tracks be re accessed? For example, for the EQ ‑‑ the data from FEMA‑8366 however, this utilizes the data from 2007 for Alaska, whereas the continuous 48 states is from 2018.

>> That's a great question! This is one of the comments that we have heard as well, right? We have talked a little bit about how we are continually, we are charged with updating and managing risk assessment products and part of that is leveraging the data available. As the USGS produces additional seismic hazard data, and updates the probabilistic hazard maps as they have done for the state of Alaska and done for the United States and Puerto Rico and the Virgin Islands and Hawaii, they will update FEMA publication 366. For those who are not familiar with it, it's the annualized earthquake loss assessments that have been developed using FEMA's software and we bring it directly to the national risk index. It's something we work closely with our partners, the USGS, the standards of technology, NIST as well as the national earthquake reduction program, NEHP to develop it. So as the USGS works to update their probabilistic hazard mapping, we'll work to update the data within the national risk index and that's all a part of maintaining an up to date hazard risk assessment tool.

>> Thanks, Casey. Our next question is, will the map be the same for territories and Tribal Nations? That's another great question. We intend to bring in all of the designations into one GIS service so that users have the ability to access those data and information and additionally, all of our services, or I guess the service for GIS service for FEMA community disaster resilience so the spatial representation of that is available and ESRI or as the ESRI's living atlas which is accessible to most any of the users using it online platform. It's also available in both spatial and tabular data and our services can all be downloaded from our data download page.

>> Thank you, Casey. Our next question is, is there a section where the applicant can indication their project zone or how will they ‑‑ to get the additional help.

>> Great question, the answer is no, it's not coded in FEMA at the moment but however, applicants should designate this within their scope of work or another place in their application so that we are aware of it.

>> Next up, we have to confirm or clarify for CDRZ projects under one million, no BCA is required? Or is it that the BCA is not in the toolkit? It more than one million of BCA will be required but FEMA will help prepare it. Is that correct?

>> That's correct! So to reiterate, for projects under 1 million dollars, if it's a CDRZ designated community, no narrative is required. FEMA can help work through the BCA for that application. For projects over 1 million dollars, a narrative is required to support the development of BCA but technical assistance can still be required.

>> Thank you!

>> Thank you, I'll take a couple of minutes for every team to catch up with the chat. There's so many great questions, just going through and making sure we have the correct answers for you.

>> How do you see the private sector and non profits being involved in the state's mitigation project or other resilience projects?

>> Do you want to take that one?

>> Yes, jumping on. We already know that foundations have already supported some non profits that have requested grants to support CDRZ designation so again, providing what we're calling community navigators, at the local level, people there on the long haul to work with communities on setting community driven priorities and helping to design and develop and doing all of that predevelopment work for projects with communities.

What was the second part? Apologies.

>> Apologies, Janine. I am scrolling through it. We hope going forward, we're seeing interest in general about kind of impact investments for resilience separate from many tax incentives so you know, similar to affordable housing or conservation, we think climate resilience is going to follow in those footsteps and have a community of investors we feel are important and will be a part of, not only the financial return on their investments but also a social return which will be very important. And ultimately, we think we'll be linked to the project certification and that's a ways out but, we're looking ahead.

>> I have a very difficult one and it's come up a couple of times. A few of the CDRZ are not identified as disadvantaged but how do they get declared as CDRZ?

>> That's a great question, Trevor. Thank you for pulling that one out. As we look at the community disaster resilience zones, it was really important for us to identify communities that had a high natural hazard risk as well as though who are most in need. Natural risk index data provides us information that can help us understand which communities they be most at risk for hazards. That data is generated using a version of the census tracks using 2020 census data where the climate and economic justice screening tool leverages data from the 2010 census geographies. Census continues to maintain and update and change their census geography boundaries from each one to each one, as well as updates in between. So as we think about how do we bring these two datasets together, census does provide a file that does allow for us to crosswalk between the two and in working with census, they recommended that we include census tracks that have any land area overlap. It may change.

Some of those may be pretty small. Some are exact matches. It does vary from track to track and we felt that's the most conservative approach to identifying these census tracks that may be disadvantaged because there has been a lot of movement in our population across the country. A lot of changes that were important to capture as well.

>> Thank you, Casey. Another question we have here is, does the BRIC project refer to construction?

>> Hey, folks! No. It does not necessarily refer to a construction project. There's a few different options to fund activities that build resilience in communities including CDRZ. We have capability and capacity building activities which are activities to enhance the knowledge, skills and expertise within a community or help improve the administration of mitigation systems. This includes working on building codes, developing partnerships, project coping and then infrastructure, which some may think of a BRIC project, designed to increase resiliency, public safety, reduce injuries and loss of life, reduce facilities and which includes natural systems. From a multitude of natural hazards, drought, wild fair, et cetera. And we also offer management cost which is financial assistance to reimburse the recipient and sub recipient for eligible, redirect cost and other administrative expenses associated with a specific project. Thank you!

>> Thanks. Can you give some examples of how to retrofit assistance? How does this work?

>> We had a really exciting commitment from HUD on their green and resilient retrofits program. So for instance, kind of scaling multi‑family retrofit efforts across a certain hazard like earthquakes in California. Prioritizing right now, it's run by a lottery of people that signed up but consideration of prioritizing the CDRZ designations to direct that funding for earthquake retrofits for multifamily housing many those zones. So we're looking and very hopeful and have heard a lot of interest across numerous different types of hazards to scale residential retrofits along hail and wind, wildfire, earthquakes and other hazards and we're excited about the potential of just focusing on housing alone, making resilient affordable housing in these zones for the future.

>> Thank you, Janine. It looks like we're out of time unfortunately. I'm going to pass it over to Pam Williams for closing remarks.

>> Thank you so much, Trevor for facilitating a great Q & A session. I want to thank all of our speaks. I know we didn't have an opportunity to get through all of the questions. I want to assure you that we are working very hard to update the information on our website to continue to push information out there, to update our FAQs and to engage with our communities and our stakeholders as we continue to move forward with CDRZ implementation. Thank you! Happy Halloween! Have a great day and we look forward to continuing to work with you on increasing resilience across our country. Have a great day!