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of Sarasota County

# DISASTER RESPONSE ANALYSIS

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# Background

Prior to the landfall of Hurricane Ian, which came ashore in Lee County September 28, 2022, the Community Foundation of Sarasota County (CFSC), in partnership with The Patterson Foundation, established *The Suncoast Disaster Recovery Fund* given that all of southwest Florida was expected to be significantly impacted. The Category 4 storm, which is tied as the 5th strongest hurricane to make landfall in the contiguous U.S., caused widespread damage across Florida, including within CFSC's 4-county footprint of Charlotte, DeSoto, Manatee and Sarasota counties.

Three weeks after the hurricane, CFSC commissioned an analysis to assist in the development of a formal framework for granting out the funds raised. This report, which represents a summary of key components from the research, is being shared with other stakeholders working in disaster recovery in order to foster collaboration and shared learning.



# Methodology

The analysis took place between the third and fourth weeks post-storm and included the following elements:

1. An assessment of existing disaster funding resources, including government and private sources.
2. A summary of best practices and lessons learned for community foundation disaster response.
3. Research and direct input from subject matter experts in disaster response and recovery.
4. Interviews with community foundation representatives who have created similar funds in response to a local disaster.
5. The development of preliminary strategic recommendations for the implementation of the Recovery Fund.

# Immediate Disaster Response

To the right is a graphic from the Center for Disaster Philanthropy that depicts the typical disaster response life cycle. In the immediate aftermath of the storm, or *Response and Relief* phase, organizations like the American Red Cross, Salvation Army, and Voluntary Organizations Active in Disaster (VOAD's) are deployed to provide shelter, basic needs, crisis management, donated items, etc.

A core objective of local funders is to better understand all of the entities involved in the initial relief efforts so as not to duplicate efforts, and to ensure they are strategic in supporting a sustainable recovery. Besides individual insurance claims, disaster resources include the following:



Source: [disasterphilanthropy.org](http://disasterphilanthropy.org)

## FEMA Support

- **Individual Assistance** for necessary expenses, including: childcare, medical/dental care, funeral costs, damage to essential household items (e.g., furnishings, appliances, clothing, computers), damage to essential vehicles, etc.
- **Disaster Survivor Assistance Specialists** – who help individuals register for assistance.
- **Disaster Recovery Centers** – Currently operating in Charlotte, DeSoto, Manatee and Sarasota counties, with bilingual/ interpretation services.
- **Transitional Sheltering Assistance (TSA) Program** – Hotel and motel costs, paid directly to participating hotels that provide emergency shelter to survivors.
- **FEMA Home Inspectors** for uninsured or underinsured, providing basic needs for a home, including toilets, a roof, critical utilities, windows and doors.
- **Small Business Administration (SBA)** Low-interest loans to homeowners for up to \$200,000 and renters and homeowners may borrow up to \$40,000 to replace or repair personal property. Business loans available up to \$2 million. A Business Recovery Center is currently located in DeSoto County.
- **National Flood Insurance Program** – Processing flood claims for policy holders, and providing up to \$1,000 to reimburse supplies (like sandbags, plastic sheeting, lumber), as well as up to \$1,000 in storage expenses if insured property was moved.
- **Disaster Unemployment Assistance** up to 26 weeks for loss of income.
- **Disaster Supplemental Nutrition Assistance Program (D-SNAP)** – Providing food stamps for low-income residents.
- **Operation Blue Roof** – Free roof tarp service run by the U.S. Army Corps of Engineers in Charlotte, Desoto and Sarasota counties.



### Additional Federal Support

**Substance Abuse and Mental Health Services Administration (SAMHSA)** provides a Distress Helpline 24/7 for crisis counseling and support to people experiencing emotional distress related to the disaster.

**Florida Public Assistance** is a federal grant program to aid state and local governments, and nonprofits in returning a disaster area to pre-disaster conditions.

**The Department of Housing and Urban Development (HUD)** provides emergency housing services and technical assistance to state and local entities, as well as Community Development Block Grants for Disaster Recovery.

### State Resources

**The Volunteer Florida Foundation** oversees emergency volunteer efforts as well administers the Florida Disaster Fund, a private fund to assist communities during a disaster. It has two categories of support:

- Immediate needs response grants - given to VOAD's or other partners.
- Long term recovery grants - awarded as reimbursement grants to nonprofits, faith-based organizations, and local governments through a competitive process.

**Florida Housing Finance Corporation**, through the State Housing Initiatives Partnership (SHIP) program, awards funds to local housing partners to help cover home insurance deductibles for individuals impacted.





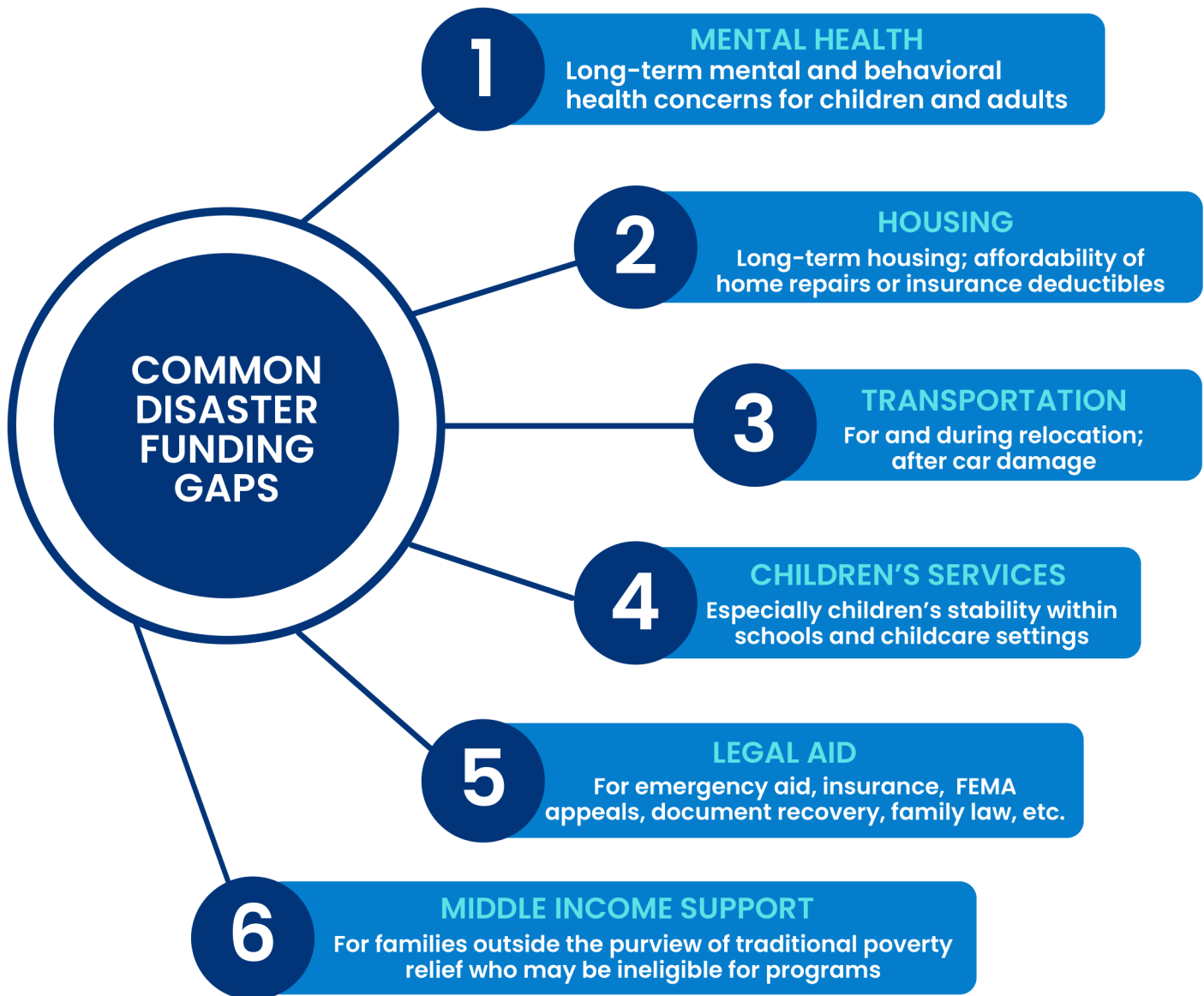
# Disaster Management

The National Disaster Recovery Framework states that, after a disaster, local government leaders appoint a Local Disaster Recovery Manager (LDRM) to serve as the central manager for recovery coordination. This individual works with the state and federal DRM's to assess community conditions and evaluate needs, and set goals and objectives—short, intermediate and long-term. They also oversee the formation of local Recovery Support Function (RSF) teams that are usually organized in the categories outlined below, with the designated lead coordinating agencies.

STATE RSFs	MISSION	PARTICIPATING AGENCIES OR EQUIVALENTS
 Community Planning & Capacity Building	Supports capacity building and planning initiatives for communities and regions within the state.	<b>Coordinating Agencies:</b> Department of Community Development, State Planning Agency <b>Primary Agencies:</b> State Department of Community Development, State Emergency Management Agency <b>Supporting Agencies:</b> Governor's Office, Regional Planning Organizations, State Budget Office
 Economic	Supports the recovery and enhancement of businesses and other economic assets in communities impacted by a disaster.	<b>Coordinating Agency:</b> Economic Development Agency <b>Primary Agencies:</b> Economic Development Agency, Department of Tourism, State Agriculture Department <b>Supporting Agencies:</b> State Chamber of Commerce, State Employment Office, Economic Development Districts
 Health & Social Services	Assists in the restoration of health and social service needs of communities impacted by a disaster.	<b>Coordinating Agency:</b> State Department of Health <b>Primary Agency:</b> State Department of Health <b>Supporting Agencies:</b> State Agency on Aging, State Office of Mental Health Services, State Department of Behavioral Health, State Board of People with Disabilities
 Housing	Supports the development or redevelopment of housing, including affordable and accessible housing, in communities impacted by a disaster.	<b>Coordinating Agency:</b> State Department of Housing <b>Primary Agencies:</b> State Department of Housing, State Affordable Housing Advisory Board <b>Supporting Agencies:</b> State Housing Financing Agency, State Fair Housing Board, State Real Estate Board
 Infrastructure Systems	Supports localities in the redevelopment of critical infrastructure damaged or destroyed during a disaster.	<b>Coordinating Agency:</b> Department of Public Utilities <b>Primary Agencies:</b> State Department of Public Utilities, State Department of Transportation <b>Supporting Agencies:</b> State Public Utility Commission, State Airport Authority, State Emergency Communications Board
 Natural & Cultural Resources	Assists in the protection and restoration of natural and cultural resources impacted by a disaster and subsequent recovery efforts, including environmentally sensitive areas and historically significant places.	<b>Coordinating Agency:</b> State Department of Environmental Protection <b>Primary Agencies:</b> State Department of Environmental Protection, State Historic Preservation Office, Tribal Historic Preservation Offices, Tribal Natural and Environmental Offices <b>Supporting Agencies:</b> State Department of Fish and Wildlife, State universities, State cultural agencies

# Common Funding Gaps

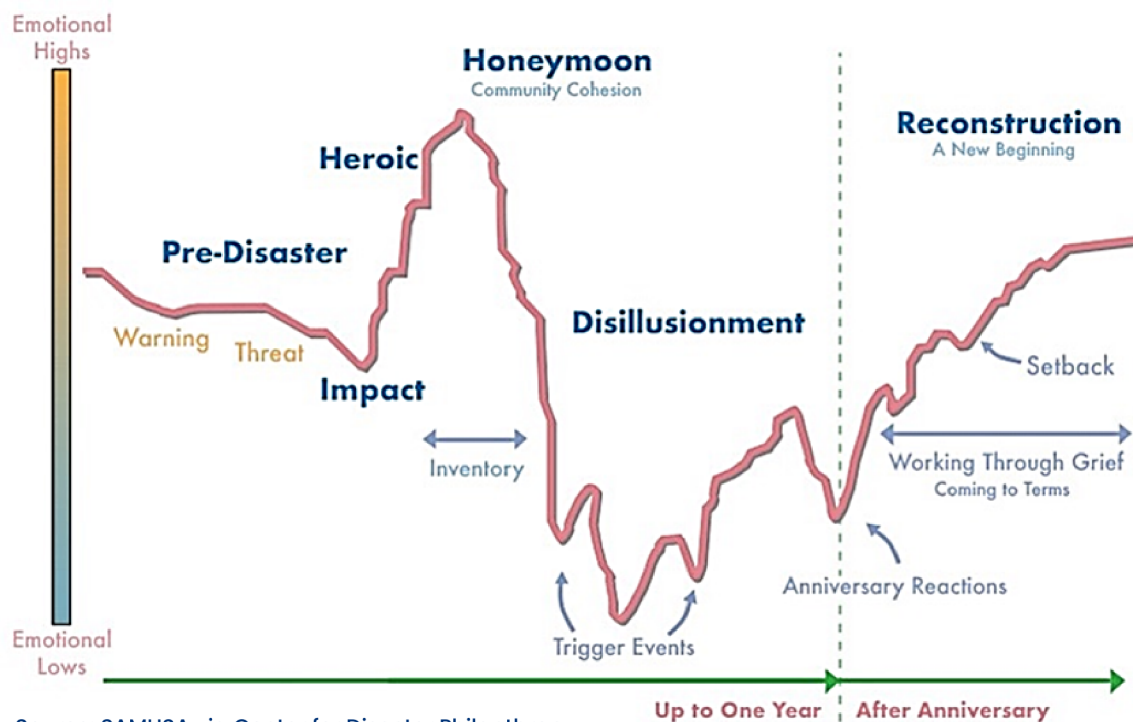
According to the National Disaster Recovery Framework and subject matter experts, typical areas of enduring need after a disaster include the following:



# Key Long-Term Funding Gap: Mental Health

According to SAMHSA, trauma from a disaster can have lasting adverse effects on an individual's mental, physical, social, emotional, or spiritual well-being which can manifest well after the event. The chart below shows the emotional journey many survivors go through, including potential trigger events which can occur a year or more after the disaster experience.

## Emotional Impact of A Disaster Experience



Source: SAMHSA via Center for Disaster Philanthropy

*"The intersection of mental health and disasters is one of the more culturally sensitive aspects of response and recovery work and one of the least funded among philanthropic disaster investments."*

Center for Disaster Philanthropy



# Recovery Fund Best Practices

A review of literature and resources from subject matter experts in disaster relief found the following six best practices to consider in implementing its disaster recovery fund.



## PATIENCE

Be patient and understand the full disaster cycle to rebuild the community in a more resilient way, which requires a longer-term view.



## FLEXIBILITY

Provide funding with fewer restrictions than normal, offering more long-term, multi-year funding to support both specific projects and capacity building.



## DIVERSITY

Invest in smaller or under-resourced organizations with explicit considerations for diversity and equity.



## RESEARCH

Use data, surveys, roundtables, site visits and convenings to inform grantmaking.



## CONVENE

Bring together funders and key stakeholders, including local, state, and federal government reps, leveraging existing relationships.



## COMMUNICATE

Communicate clearly and consistently to the public and donors on progress, needs, and challenges.

# Lessons Learned From Other Foundations

Interviews with and/or shared documents from other foundations were used to compile this list of lessons learned with accompanying quotes. Input was gathered from the Center for Disaster Philanthropy, the Community Foundation of Northeast Florida, the Greater Houston Community Foundation, the Miami Foundation, Iowa Community Foundations, the Community Foundation of Middle Tennessee, Greater New Orleans Foundation, and the Foundation for the Carolinas.



## GO SLOW

*Pause on grantmaking for at least 4–6 months to better understand unmet needs. Don't try to figure it out fast. It's a marathon not a sprint. Focus on the long-term recovery.*



## COLLABORATE

*Create or participate in an Unmet Needs Committee; Consider pooling recovery funds with other funders as a single resource for NPO's to tap, or have a common application to make it easier.*



## FIND YOUR LANE

*If you don't pool funds, work to clarify your unique space so it is clear and easy for NPO's to understand where to find support.*



## USE DATA

*Work closely with COAD's, community leaders, and relief experts to understand funding gaps. Tap the Social Vulnerability Index (SVI) to identify communities that may need extra support.*



## TARGET VULNERABLE POPULATIONS

*Prioritize vulnerable populations, such as low-income, communities of color, the disabled, the elderly, those unemployed due to the storm, etc. Consider place-based strategies.*

## Lessons Learned Continued



### BE TRANSPARENT

*Let the community know your commitment to addressing high priorities and unmet needs. Be clear about your planned timeline and long-term recovery focus. Communicate often.*



### HIRE A FUND MANAGER

*Hire a fund manager to oversee the recovery work, including grantmaking, reporting, and community collaborations. Include an administrative fee in the recovery fund or access grant funds.*



### MAINTAIN A LOCAL LENS

*Prioritize the funding of local, known partners. Outside relief organizations usually bring funding with them. Remember that disasters begin and end locally.*



### FOCUS ON KEY NEEDS

*Legal aid cannot be understated. Housing stability is directly correlated to mental health. Human services nonprofits will need to increase capacity. Offer direct cash assistance, if possible.*



### TRACK IMPACT

*Ensure grant recipients collect outcome data and demographics to measure impact and populations served. You will want to develop interim and final recovery fund reports.*



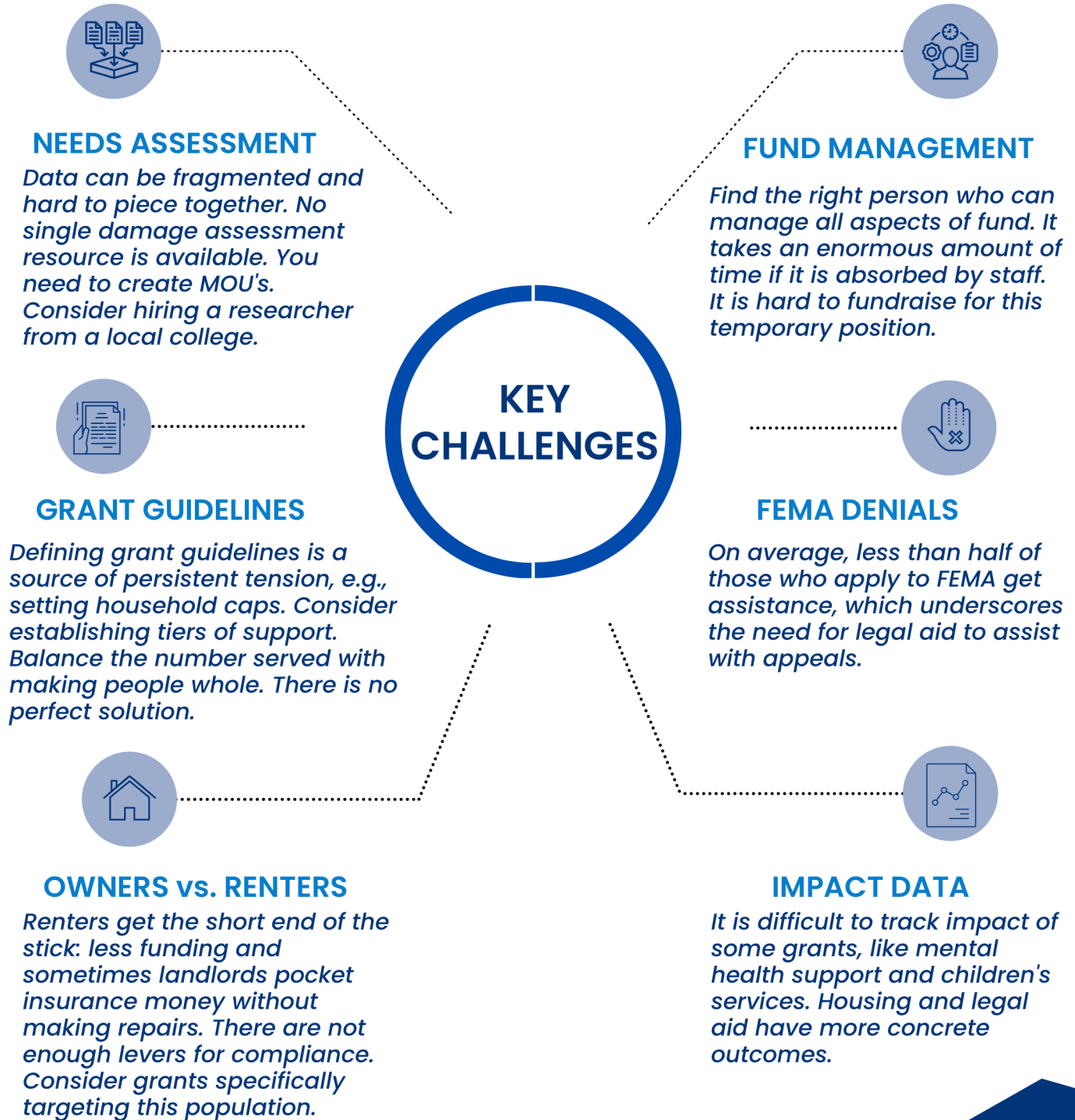
### DEVELOP A DISASTER RESPONSE PLAN

*Once recovery phase ends, invest in disaster risk reduction and planning for future disasters. Convene a Resiliency Summit and/or partner with networks such as "When Waters Rise."*



# Disaster Fund Challenges

Community foundations also shared some of the key challenges they faced in the implementation of their disaster recovery fund. Below are the most frequently mentioned challenges with associated quotes.



# Common Disaster Fund Metrics

Disaster fund reports were reviewed to assess the common metrics captured. This information can serve as input to the components of a grant application, as well as its award letter reporting requirements. Below are some examples of data collected.

## SAMPLE DEMOGRAPHICS

- Zip Code
- Race/Ethnicity
- Age Category
- Gender
- Household Size
- Households with Minors
- Housing Type (e.g., Single Family, Multi Family, Mobile Home, Condo, etc.)
- Renter vs. Owner
- Income Level – In terms of Federal Poverty Level (FPL), Average Median Income (AMI), ALICE Population, etc.
- Disability Status
- Limited English Proficiency (LEP)
- Unemployed Due to Storm
- Uninsured: Homeowner, Renter

## SAMPLE OUTCOME METRICS

- Funds Distributed by Category, such as:
  - Individual Financial Assistance
  - Housing
  - Mental Health
  - NPO Capacity Building
  - Disaster Case Management
  - Legal Aid
  - Education Services
- Total # of Individuals/Households Served
- # Homes/Units Repaired
- Average Cost of Repair
- # Individuals/Households Rehoused, or Receiving Counseling or Other Services
- # Items Distributed
- FEMA Appeal Dollars Received

Many fund reports include a summary of the destruction of the storm, in terms of the total cost and other economic impacts, the number of homes/structures damaged or destroyed, the estimated number of individuals and households impacted, the total tonnage of debris removed, etc.

# Conclusion

This report represents part of an analysis conducted by CFSC to assist in the implementation of its *Suncoast Disaster Recovery Fund* which was established at the approach of Hurricane Ian in September 2022. The intent of sharing some of the key findings from this research is to assist other stakeholders, within and outside of our region, in their development of disaster response strategies.

CFSC's goals in distributing this report widely are to:

- Foster Collaboration and Collective Learning
- Facilitate the Sharing of Disaster Response Resources
- Expand Communication Between All Stakeholders
- Strengthen Partnerships Across All Sectors
- Enhance the Impact of Grantmaking
- Ensure the Utilization of an Equity Lens for Recovery
- Improve Overall Disaster Preparedness

For more information on CFSC's *Suncoast Disaster Recovery Fund*, please contact Kirsten Russell, VP of Community Impact at: [krussell@cfsarasota.org](mailto:krussell@cfsarasota.org)







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