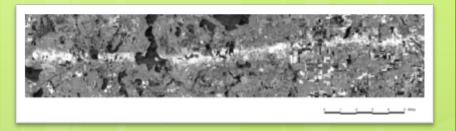
Energy Design Conference February 26, 2014

Opportunity in Disaster









my disastrous journey

Siren tornado Flood 2012 Lightening strike Sink hole Colorado flood





Rebuilding Better Communities



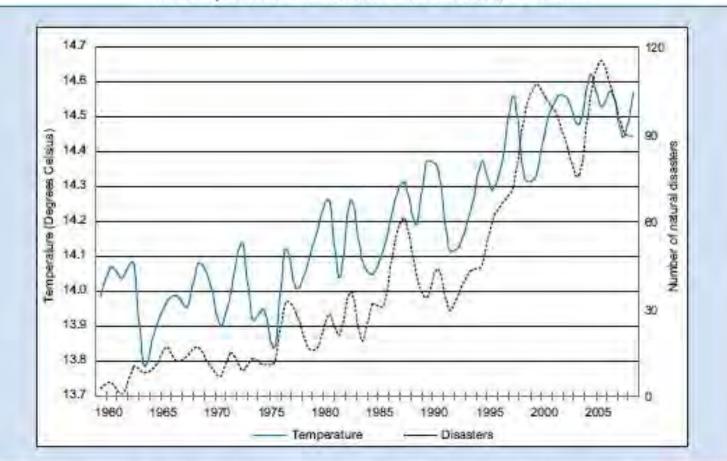
Climate Change

A historical perspective of disasters...

Opportunity in Disaster

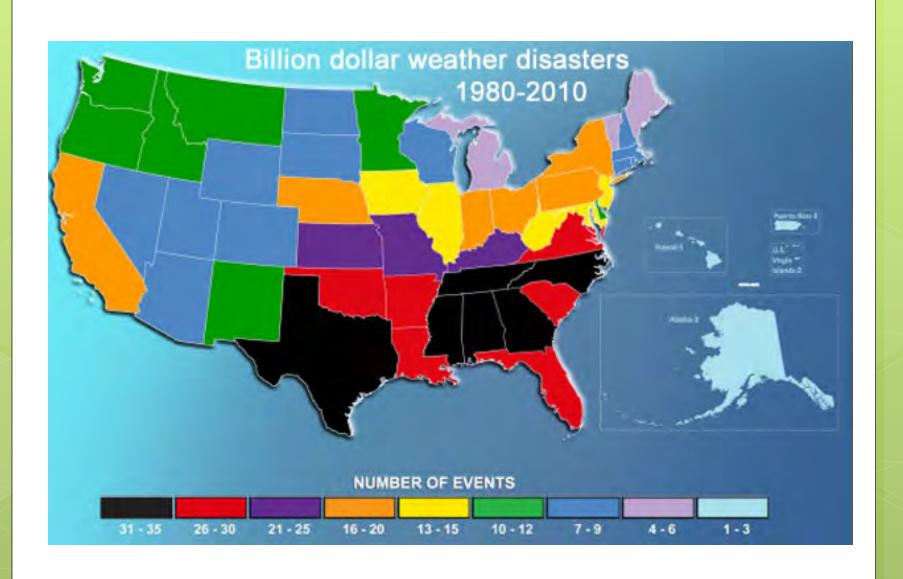
Rebuilding Better Communities

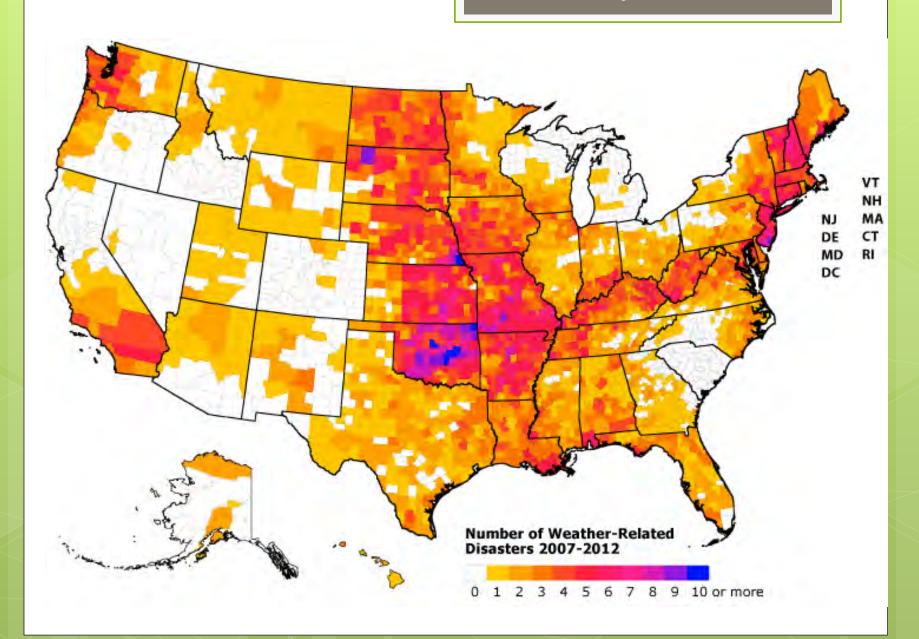
World temperature and natural disasters in LDCs, 1960-2009



Source: Goddard Institute for Space Studies (GISS), NASA GISS Surface Temperature Analysis (GISTEMP) (http://data.giss.nasa.gov/gistemp/); and UNCTAD secretariat estimates, based on EM-DAT: The OFDA/CRED International Disaster database (www.emdat.net), Université catholique de Louvain, Louvain-La-Neuve.

Note: Sample comprised of 47 LDCs.



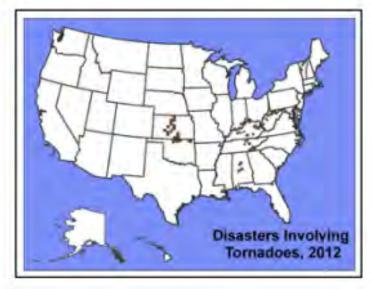


Opportunity in Disaster

Rebuilding Better Communities

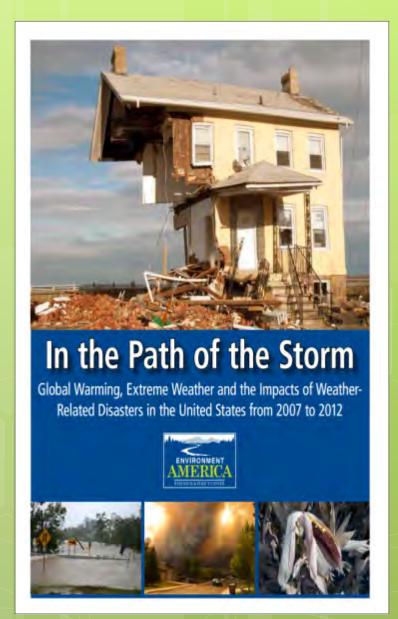












Opportunity in Disaster

Rebuilding Better Communities

4 out of 5
Americans live in a county that had a declared disaster in the past 5 years.

Nearly **half** of Americans live in a county that has had a flood.

Rebuilding Better Communities



Close to Home

The Flood of 2012...



June 2012 - By the Numbers

- 10+ inches of rain in 24 hours on already saturated soils
- o 3,145 homes with reportable damage
- 1,961 homes with >10% damage
- 72 homes completely destroyed
- 2 states, 7 counties, 1 tribal band
- \$29 million in household grants & loans
- 0 FEMA Individual Assistance

Opportunity in Disaster

Rebuilding Better Communities

Tornado

Flood

Traumatic

Limited geography

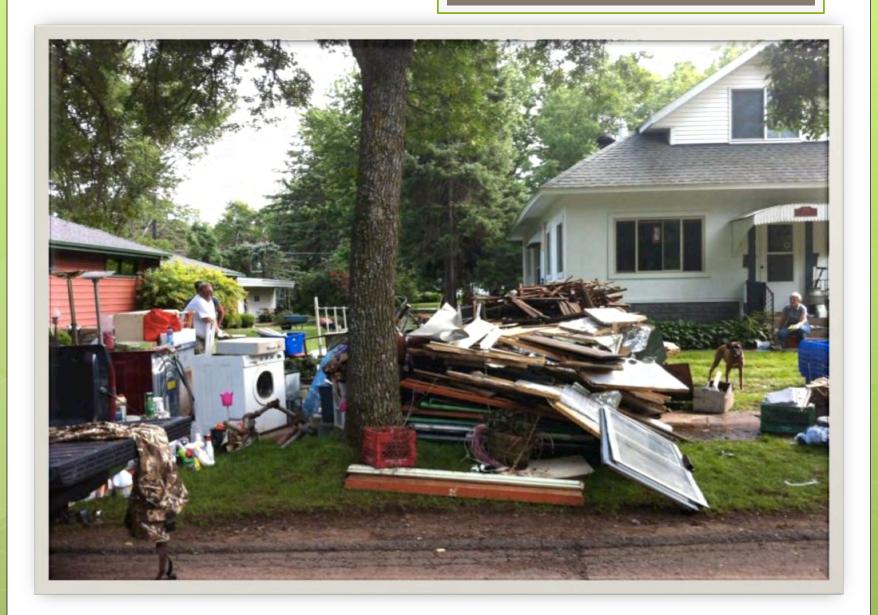
High rate of insurance

Debilitating

Hidden

Large geography

Low rate of insurance



Rebuilding Better Communities

Phase of Disaster

Response (immediate safety)

 Relief (temporary housing/food sanitation)

Recovery (rebuilding)



Rebuilding Better Communities



Safe, Sanitary, & Secure

First steps to recovery...

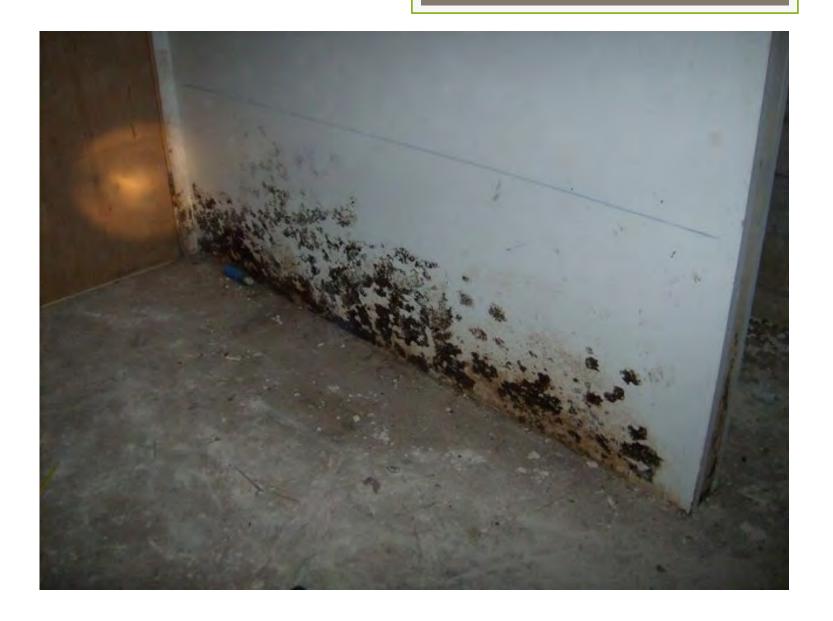
Initial Reporting

- Utilize 911 for emergencies
- Follow local guidelines for additional reporting
- Watch for updated information and reporting requirements

Stay Safe and Healthy

- Recognize
 potential hazards
 including:
 - Stress
 - Structural Damage
 - Mold
 - Asbestos
 - Electrical hazards

- Gas leaks
- Carbon monoxide
- Contaminated water, food, surfaces, wells
- Septic system failure
- Fuel oil contamination
- Escaped zoo animals



Mold Prevention

Throw Out

- Carpet & Pad
- Linoleum or laminate flooring
- Subfloor/underlayment (pressed wood, plywood, OSB)
- Drywall, OSB, pressed-wood paneling on walls or ceilings
- Insulation
- Upholstered or particle board furniture
- Ceiling tiles
- Wall paper, inexpensive wall coverings
- Paper materials
- Non-metal ductwork
- Anything that soaked up water

Keep and Clean

- Flooring (stone, tile, vinyl, concrete, wood, rubber)
- Subfloor/underlayment (concrete or solid wood)
- Walls (concrete, brick, solid wood, lathe and plaster)
- Furniture (wood, metal, plastic, glass)
- Laminated furniture if undamaged
- Foam insulation
- Unlined, uninsulated metal ductwork

Other Considerations

- Create an inventory of the damage to your building, property, equipment, inventory, and/or crops.
- Keep receipts for cleanup and restoration expenses including labor, materials, equipment rental, motel bills, etc.
- Contact your insurance agent, even if you don't have flood coverage. Get a denial letter.



Rebuilding

1-3 year process...

Rebuilding Better Communities

Disaster Assistance

Federal

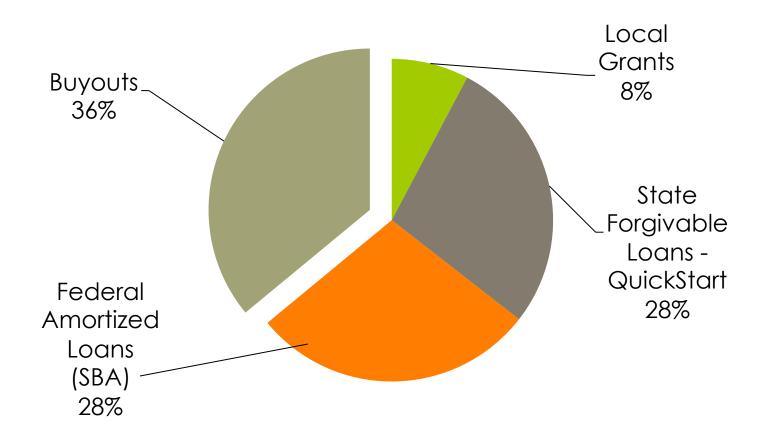
- FEMA Individual Assistance Grants
- SBA Loans

- MN Housing QuickStart Loans
- Unmet Needs

State/Local

Insurance

Disaster Assistance - \$29 M



Recovery Challenges

- Emergency Needs
 - Electricity
 - Heat
 - Hot Water
- Compromised equipment
- Short-term decisions with long-term impact

Emergency Needs

- Ordean Foundation
 - \$500,000 investment
 - First case management in region (August)
 - Bridge loans and grants
 - Energy efficient recovery
 - Conversion from fuel oil to natural gas
 - Energy audits for all participants
 - Duluth Energy Efficiency Standards
 - 112 low-income households in St. Louis County
- Change to MN QuickStart program

Opportunity in Disaster

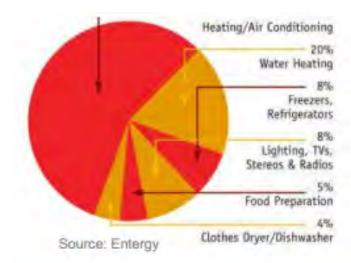
Rebuilding Better Communities

[2009]

GUIDE FOR ENERGY EFFICIENT, RAPID REBUILDING OF SINGLE FAMILY HOMES

By Keith Canfield and Tammy Agard





[NOLA100 was an intense, 100 day rebuilding effort that renovated over 40 New Orleans housing units from June to October, 2008. The information contained in this outline is intended to provide those seeking to undertake similar projects with knowledge gleaned and lessons learned from that experience.]

Compromised Equipment

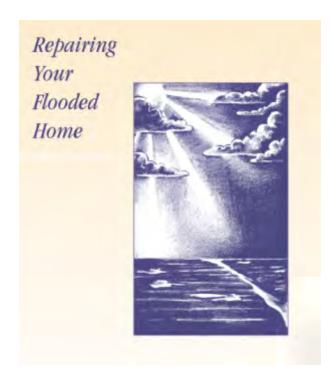
- Furnaces
 - At minimum have checked- future reliability issues probable replacement recommended
- Water Heater
 - Replace
- Ductwork
 - Insulation should be replaced
 - Solid ductwork should be disinfected

Leveraging Resources

- Disaster Assistance
 - Working with a case manager
- Utility rebates
- Tax credits
- Stabilizing post-disaster finances with lower energy costs
 - \$608
 - \$1,062 (some up to \$3,000)

Types of Floodproofing

- Elevation
- Relocation
- Floodwalls
- Dry floodproofing
- Wet floodproofing



Contractor Challenges

- Building permits
- Extra rules and regulations
- Dealing with very stressed customers
- Compassion fatigue
- Delays in payment
- Too much work, not enough time

Resources

- Creating a Healthy Home: a field guide for clean-up of flooded homes (http://www.nchh.org/Portals/0/Contents/ FloodCleanupGuide_screen_.pdf)
- Rebuilding Your Flooded Home
 http://www.redcross.org/images/
 MEDIA_CustomProductCatalog/
 m4540081_repairingFloodedHome.pdf)
- Recovery After Disaster: the family financial toolkit (http://www1.extension.umn.edu/family/tough-times/ disaster-recovery/family-financial-toolkit/docs/financialtoolkit-all.pdf)

Resiliency...



Questions?



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