

Community Disaster Resilience Zones Build Resilience Nationwide, Create New Opportunities for Bipartisan Infrastructure Law Benefits

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WASHINGTON -- Last month, FEMA [announced](#) the designation of 483 community census tracts as [Community Disaster Resilience Zones \(CDRZ\)](#), as directed by Congress in the Community Disaster Resilience Zones Act of 2022. Natural disasters and the most severe effects of climate change disproportionately impact communities that are least able to prepare for, and recover from, those harms. To counter this, the Act directed FEMA to take a data-based approach to designate and assist communities that are most at-risk and in-need with respect to natural disasters and climate impacts.

Communities designated as CDRZ can receive increased financial and technical assistance to plan and implement resilience projects. For example, CDRZ are eligible for [Building Resilient Infrastructure and Communities \(BRIC\)](#) grant funds at an increased federal cost share of up to 90% (relative to the baseline of up to 75%). Designated communities are prioritized to receive BRIC Direct Technical Assistance as well as Benefit-Cost Analysis (BCA) assistance to support their BRIC project proposals. Designated communities do not have to submit a cost-effectiveness narrative for BRIC project proposals that have a total cost of \$1 million or more and qualify for BCA assistance. Finally, each state and the District of Columbia are eligible for a \$2 million BRIC allocation for eligible activities such as project scoping, updates or creating hazard mitigation plans, or adopting and enforcing building codes. In this grant cycle, FEMA is designating nearly 20% of the total BRIC allocation, including \$400,000 per state, to be applied to applications submitted from designated zones.

FEMA is [hosting two informational webinars](#), on October 25 and October 31, for the public to learn more about the vision for the Community Disaster Resilience



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Zones, the designation methodology and future opportunities for partnership and investment.

To make its initial designations, FEMA coupled data from its [National Risk Index](#) with the [Climate and Economic Justice Screening Tool](#) developed by the White House Council on Environmental Quality. Communities within 2020 census tracts were designated as CDRZ if (1) their composite National Risk Index - Risk Index Scores ranked in the top 50 nationally or in the top 1% within their state, and (2) they were identified as disadvantaged by the Climate and Economic Justice Screening Tool. The initial set of designations will endure for five years, and additional designations for Tribal and territorial designations will be announced later this year.

The CDRZ designations also provide a common framework for federal agencies to work with external stakeholders to collectively build resilience in our nation's most at-risk communities. See what leaders representing key stakeholder groups are saying about the importance of the CDRZ designations:

American Institute of Architects (AIA): Lakisha Woods, Executive Vice President & Chief Executive Officer. “The American Institute of Architects commends FEMA for designating the first 483 Community Disaster Resilience Zones. While the impact of natural disasters continues to increase in both frequency and severity, AIA is committed to advancing resilient building design through all available channels and offers a range of resources, research and expertise. Architects play a crucial role designing resilient strategies to help communities prepare for and recover from catastrophic events. AIA is proud to have worked with Congress to get the Community Disaster Resilience Zone Act passed. We look forward to working with FEMA to ensure the communities selected receive the support necessary to prepare for the next disaster.”

American Property Casualty Insurance Association (APCIA): Michael Richmond-Crum, Director, Personal Lines & Counsel. “As the primary trade association for home, auto and business insurers, the American Property Casualty Insurance Association and our members are deeply committed to overcoming the challenges that devastating catastrophes present to our nation. We believe the changing landscape of catastrophic events, and the impact they are having across the world and within the United States, demands immediate innovative solutions at all levels of government to improve resiliency and protect communities. Location



and community-oriented programs such as the Community Disaster Resilience Zones Program, which is intended to improve resilience through federal and public-private resource partnerships are a needed and vital component to a holistic national response to the changing natural catastrophe landscape. APCIA and its members believe that these designations are an essential component of national efforts to adapt and respond to the ongoing and increasing risk of property loss to catastrophic events and to improve the nation's resiliency to those events."

Association of Metropolitan Water Agencies (AMWA): Tom Dobbins, Chief Executive Officer. "AMWA appreciates the efforts of FEMA to effectively implement the Community Disaster Resilience Zones Act of 2022 by updating the National Risk Index and considering processes to designate and assist community disaster resilience zones. As large, metropolitan drinking water agencies, AMWA's members consistently prepare for and respond to natural disasters. AMWA supports FEMA's commitment to designate and prioritize funding for communities with demonstrated vulnerability to major disasters and values the agency's engagement in helping utilities and communities reduce the impacts of climate change and other natural hazards."

BuildStrong Coalition: Natalie F. Enclade, Executive Director. "The BuildStrong Coalition applauds the FEMA's decision to prioritize the need for disaster mitigation and resilience investments as a core component of the national conversation on resilient infrastructure and communities. We are committed to supporting and working with the entire resilience community to draw down disaster costs and losses, shifting federal dollars away from reactive and ballooning disaster spending and toward research-backed, proactive investment in disaster resilience. The BuildStrong Coalition and its members stand ready to discuss our recommendations and assist in the implementation of the CDRZ Act."

Center for Disaster Philanthropy (CDP): Patricia McIlreavy, President and CEO. "The Center for Disaster Philanthropy commends FEMA's identification of Community Disaster Resilience Zones. At CDP, we recognize that the most marginalized and systemically discriminated against communities, families and individuals are the ones who suffer the most after a disaster. We are also clear that there are no "natural disasters." Rather, disasters occur when there is an intersection of natural or technological hazards, including severe weather events, with an at-risk population. The release of these designations is a solid first step at



identifying those areas that house U.S. populations needing support – before, during and after a disaster. For philanthropy, this is an opportunity to direct investment to mitigation, adaptation and preparedness activities to reduce the impact of the climate crisis. Designated zones allow funders to clearly identify pockets of their communities requiring higher levels of investment. CDP looks forward to learning more as the implementation progresses and to supporting philanthropic entities engaged in responding in designated zones.”

Coastal States Organization (CSO): Derek Brockbank, Executive Director.

“With the currently unprecedented level of federal investment in building climate resilience, it is important that federal programs work to complement one another in order to best provide support to communities in need. CSO lauds the goal of these designations and in using the National Risk Index to target federal support to communities most in need of assistance for resilience-related activities and assist communities in understanding their risk to natural hazards. CSO staff stand ready to engage with FEMA on sharing information with our members across the coastal states and territories.”

Geos Institute: Tonya Graham, Executive Director. “We appreciate the forward-thinking nature of this initiative and its potential to create transformational change for at-risk communities across our nation. FEMA's partnership approach to designating and supporting communities that receive CDRZ designations bodes well for the initiative's long-term success. It is exciting to see this scale of investment in creating a resilient nation.”

Insurance Institute for Business & Home Safety (IBHS): Michael Newman, General Counsel. “Building a disaster resilient nation means recognizing that some populations may have a need for additional resources and that’s not a deterrent, yet an opportunity to use tax dollars responsibly. At the IBHS, we know that severe weather disrupts lives, displaces families and drives financial loss. The perils we study are part of the natural world in which we live, but social and economic disasters can occur when these perils meet human populations that live or work in harm’s way. We commend FEMA for the creation of the Community Disaster Resilience Zones to ensure that effective mitigation efforts are not a luxury just for those with financial means, yet a reality for all. Providing a framework where communities can work together to collectively build resilience in



our nation's most vulnerable areas is a solution, we all can – and should – support.”

International Code Council: Dominic Sims, Chief Executive Officer. “The International Code Council applauds FEMA’s ongoing commitment towards bolstering community resilience by implementing the CDRZ Act. CDRZ-designated communities have the greatest disaster risk and the fewest resources to build their community resilience. As the private sector becomes more focused on enhancing the resilience of the built environment in CDRZ communities, the Code Council stands prepared to help provide a coordinated set of solutions of modern, consensus-based, hazard-resistant building codes and to ensure that any community interested in pursuing code adoptions or updates has strong code enforcement protocols that will ultimately make these communities safer.”

Milken Institute: Dan Carol, Senior Director, Climate Resilient Infrastructure Initiative. “We strongly believe that the designation of Community Disaster Resilience Zones provides an opportunity to direct much-needed focus and resources to high-need communities while incentivizing best practices and innovative finance at the local level. Through our 10,000 Communities Initiative and Community Infrastructure Center, the Milken Institute is actively working with partners to help underserved rural and urban communities access project development capital and technical assistance so that they can build their most critical community infrastructure projects and strengthen local economic resilience. Many disadvantaged communities lack the ability to respond to emergencies due to insufficient economic resources. Investment in hazard mitigation presents an opportunity to help communities build economic resilience, not only in facilitating their ability to respond to natural hazards but also in their overall well-being. Implementing the CDRZ offers a very promising new channel for leveraging these efforts to de-risk community infrastructure and thereby attract additional public, private, impact and philanthropic capital to areas most affected by extreme weather and climate change.”

National Association of Counties: Matthew Chase, Executive Director. “When disasters strike, county officials and emergency responders play a critical role in both the immediate response and long-term efforts to help our communities and residents recover. FEMA’s new Community Disaster Resilience Zones will facilitate equitable access to critical federal resources before, during and after disasters by identifying jurisdictions with the greatest risk and providing targeted



assistance. We thank FEMA for including counties in the CDRZ implementation process and look forward to the continued partnership to make our communities more resilient.”

National Association of Mutual Insurance Companies (NAMIC): Jimi Grande, Senior Vice President, Federal and Political Affairs. “As a leading voice on the critical importance of increasing resiliency and improving pre-disaster mitigation techniques across the country, the National Association of Mutual Insurance Companies is pleased to see FEMA designate the first 483 Community Disaster Resilience Zones to further increase our nation’s resiliency in the face of natural disasters that continue to increase in both frequency and severity. For more than a decade, NAMIC has played an instrumental role on Capitol Hill in educating Congress about the need for mitigation and the benefits of proactive loss prevention policies. NAMIC is proud to have played an active role in seeing the CDRZ Act signed into law late last year, and we look forward to FEMA completing the full implementation process. We are excited to continue this effort, working with Congress to increase resiliency and improve mitigation in our nation’s communities, saving lives and taxpayer dollars.”

National Housing Conference: David M. Dworkin, President and CEO. “Establishing Community Disaster Resilience Zones are a critical step in our efforts to fortify the most vulnerable communities against the escalating threats of natural disasters and extreme weather events, exacerbated by the ongoing challenge of climate change. Community Disaster Resilience Zones enhance national disaster resilience by directing federal, public, and private resources towards the most vulnerable and underserved jurisdictions ensuring these communities are not left behind in the face of natural disasters. With Community Disaster Resilience Zones, communities are empowered with the tools and resources they need to build a stronger, more resilient future, reducing the burden of disaster recovery and creating a safer, more equitable tomorrow.”

National Institute of Building Sciences: JQ Yuan, Vice President of Engineering. “As natural disasters grow more frequent and destructive, our nation is experiencing an urgent need to improve community resilience, especially for those having high vulnerability to disasters and with limited resources. The concept of the Community Disaster Resilience Zones initiative aims to address the unique challenges faced by these communities by providing them with targeted support and resources to enhance their disaster resilience. Once Community



Disaster Resilience Zones are determined, FEMA and partner agencies can make a designated effort to provide grants, funding opportunities and tools to help streamline the funding opportunities from both public and private sectors. The National Institute of Building Sciences applaud the leading effort by FEMA in implementing this important framework.”

National Low Income Housing Coalition (NLIHC): Diane Yentel, President and CEO. “As climate-change influenced disasters become more common and severe, the effort to mitigate potential harms and increase community resilience is an absolute necessity. For this reason, NLIHC and the Disaster Housing Recovery Coalition (DHRC) endorsed the Community Disaster Resilience Zones Act of 2022 and are pleased that FEMA is working to implement the new program. By ensuring community input, appropriate targeting of funding and robust technical assistance, this initiative can assist in ensuring the lowest-income and most marginalized communities receive the assistance they need to implement resilience and mitigation measures in advance of future disasters.”

National Special Districts Coalition: Cole Arreola-Karr, Federal Advocacy Director. “The National Special Districts Coalition applauds the initial Community Disaster Resilience Zones designations as a solid step for the nation’s most vulnerable localities to mitigate against disaster. Special districts provide services in many hazard-prone communities and are no stranger to disaster, but too often lack resources to take on mitigation plans on their own until after its too late. We look forward to CDRZ’s further implementation for better access to critical mitigation resources for special districts and others serving at-risk communities.”

National Wildlife Federation: Jessie Ritter, Associate Vice President, Waters & Coasts. “National Wildlife Federation strongly supports the intent of the Community Disaster Resilience Zones initiative to identify the most vulnerable communities at the frontlines of climate risks and natural hazards, to provide targeted support to maximize federal funding and technical assistance, and to reduce overall hazard risk.”

R Street Institute: Jerry Theodorou, Director, Finance, Insurance & Trade Program. “October 6, 2023, marked one month since FEMA announced 483 census tracts initially eligible to receive the CDRZ designation. This enables the communities to receive increased federal support for resilience to natural hazards and extreme weather events exacerbated by climate change. The R Street



Institute supports and recognizes the importance of CDRZ designations as valuable tools for communities most at-risk to enhance their resilience in the face of worsening natural hazards.”

Reinsurance Association of America (RAA): Frank Nutter, President.

“Reinsurers have long advocated for improved resilience in communities across our nation, but the resilience is most acute in vulnerable communities that exist at the intersection of high risk and great need. If we do little to mitigate the exposure of these people and communities to climate and extreme weather risks, this failure may lead to uninsurable communities, leaving those very communities reliant upon disaster assistance from the federal government, which to this point, has largely been proven to be inadequate to help people fully recover. We applaud this essential first step of implementing the bipartisan CDRZ Act, which a RAA-led coalition of over 30 national organizations championed in 2022. We can now come together in a private-public partnership to support these most vulnerable communities to increase their resilience, lower their risk and better access insurance markets.”

Resilience Innovation Hub: Richard Seline, Managing Director. “The Community Disaster Resilience Zone Act, through its designation of “Most At Risk” and “Most In Need” census tracts will encourage a necessary pivot from our less than efficient current recovery and rebuild approach to one that is purposefully focused on a new resilience risk mitigation strategy to withstand whatever the future may hold. Through these Resilience Zone designations, billions of needed investments in the so-called ‘bricks and sticks’ of our critical infrastructure - coupled with advanced technologies, equipment and data - will spark additional benefits for reducing health and well-being, food and nutrition, education and employment vulnerabilities. We WILL see communities not just survive but thrive, for this and future generations. The bipartisan Congressional support for the CDRZ Act, a visionary proposal by the nation’s reinsurance leadership to align the full measure of our Nation’s capacity in designing innovative mitigation infrastructure projects and community programs, has the power to also transform how FEMA, its peer federal departments and agencies coordinate their resources to attract additional private and philanthropic dollars, as well as unleash states and local governments to incentivize new partnerships.”

SBP: Zack Rosenberg, Co-founder and CEO. “SBP (formerly the St. Bernard Project) has seen firsthand the negative effects of disasters, specifically in



communities with limited capacity to prepare for, recover from and mitigate against them. The Community Disaster Resilience Zones will streamline assistance to communities that are at high risk for disaster but may not have the capacity to access the available funding they so desperately need. SBP applauds the innovation and creation of the CDRZ and looks forward to its success in fortifying at-risk and vulnerable communities.”

SmarterSafer Coalition: Chris Brown, Executive Director. "Community Disaster Resilience Zones exemplify the power of community-driven initiatives in building resilience and promoting a safer future for at-risk communities. These crucial lifelines for areas most vulnerable to the ravages of natural disasters are designed to ensure resources are directed to where they are needed most. As long-time proponents of investment in resiliency measures, SmarterSafer is heartened to see focused resources designated Community Disaster Resilience Zones catalyze projects to protect our vulnerable areas."

Taxpayers for Common Sense: Steve Ellis, President. "Taxpayers for Common Sense fully supports the establishment of Community Disaster Resilience Zones. This initiative offers a proactive and data-driven approach to disaster preparedness, response and recovery. By effectively allocating taxpayer funds, fostering public-private partnerships and empowering communities, we can enhance the nation’s resilience and minimize the economic and human costs of natural disasters. By prioritizing the needs of vulnerable communities, we can significantly enhance our nation’s disaster resilience and effectively allocate resources to those who need it most. This approach fosters a more responsible use of taxpayer funds, reducing waste and maximizing the benefits for communities across the country.”

Team Rubicon: Art delaCruz, Chief Executive Officer. "There is a collision between natural disasters, which continue to increase in frequency, duration, severity and cost of recovery, and populations that are disadvantaged, have fewer resources and have higher concentrations of low-income residents. In our operations, Team Rubicon can attest to the disproportionate cost to these communities and the need for increased resources to serve them. Team Rubicon applauds the creation and resourcing of Community Disaster Resilience Zones in its vision to help communities before disasters. These zones enable training and education to empower residents to protect themselves, their families and their assets. We are excited to stand shoulder to shoulder with public, private and



philanthropic agencies and organizations that will provide financial and technical assistance and to serve before, during and after crises.”

U.S. Chamber of Commerce: Chuck Chaitovitz, Vice President, Environmental Affairs and Sustainability. “The U.S. Chamber of Commerce, along with our diverse coalition of business, conservation and local government stakeholders, commend FEMA for releasing the first round of Community Disaster Resilience Zones designations. This program will prioritize critical resources for high-risk and disadvantaged communities across the U.S. so they can invest in smart, modern and resilient infrastructure to mitigate future crises. The U.S. Chamber will work with our federation of state and local chambers and associations to ensure the local business community remains engaged and will share our [Small and Disadvantaged Community Water Funding Roadmap](#) so communities can access the best public and private technical assistance to pursue necessary resilience funding.”

