

### **REBUILD BY DESIGN**

partners with local communities, experts, and government leaders to develop and implement infrastructure policies and projects that prepare regions for the world's most pressing challenges.

- 1. Large Scale Regional Design Competitions
- 2. Innovative Processes to Address Cities Challenges
- 3. Research & Policy



# HURRICANE SANDY DESIGN COMPETITION

- Rebuild by Design led a competition awarding \$930M in HUD funds to 7 large-scale climate projects, developed with 535 organizations, 181 agencies, and 25 universities
- Over 50% of these projects have broken ground, attracting \$4.3B in investments
- Many projects incorporate parks and community infrastructure as part of the solution



## PLACE-BASED ENGAGEMENTS AROUND THE WORLD

- Athens: Promoted stewardship for Lycabettus Hill
- Atlanta, GA: Developed a student design competition for Ted Turner Drive Corridor
- Amman: RBD\_U program on waste, water, transportation
- Boulder, CO: Created a resilient and sustainable mobile home park, and later designing a collaborative process to address COVID needs
- Boston, MA: Proposed a citywide plan to create prepared districts

- Juarez, MX: Executed a design competition for Juan Gabriel Plaza
- Los Angeles, CA: Collaborated with stakeholders to create better building codes
- Mexico City: Developed a master plan framework for Xochimilco
- Oakland, CA: Implemented a workshop series on effective engagement
- San Juan, PR: Convened experts and the community for a master plan process
- Singapore: Promoted a community led plan to build social readiness to address flash floods





JULY 29, 2022 · 2:56 PM ET

By Shauneen Miranda

measures



Catastrophic flooding in Vermont washes away roads, traps terrified residents amid Flash Flood Emergencies

**FOX** WEATHER







**Midwest and Northeast, bringing safety** 











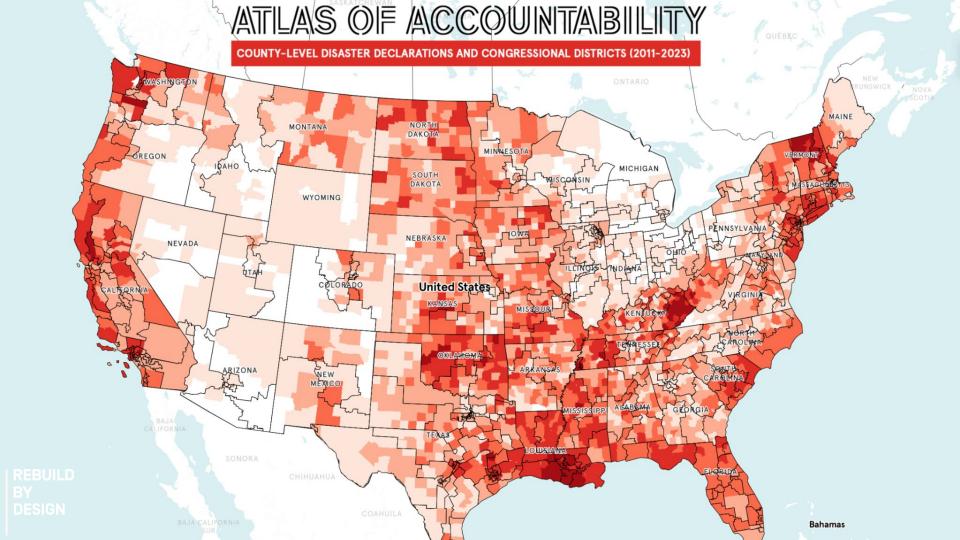
Severe thunderstorms to hit Midwest with damaging winds, golf ball-size hail on Tuesday

> LA wildfire damages set to cost record \$135bn

Natalie Sherman and Peter Hoskins





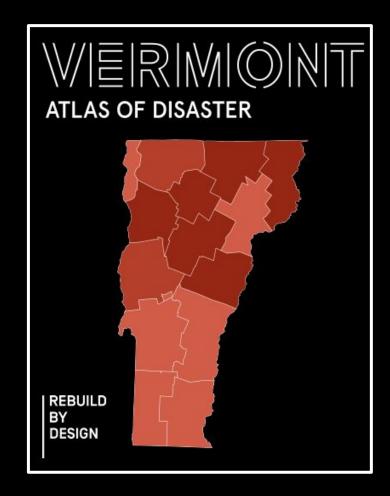


# COUNTIES WITH THE HIGHEST NUMBER OF MAJOR DISASTER DECLARATIONS (2011-2024)

RANKING	COUNTY NAME	NUMBER OF MAJOR DISASTER DECLARATIONS	REPRESENTATIVE
1	Washington, VT	22	Becca Balint (D) *
2	Merrimack, NH	19	Maggie Goodlander (D)
3	Lamoille, VT	17	Becca Balint (D) *
4	Franklin, KY	16	James Comer (R)
5	Johnson, KY	16	Harold Rogers (R)
6	Essex, VT	16	Becca Balint (D)*
7	Orleans, VT	16	Becca Balint (D)*
8	Clay, KY	15	Harold Rogers (R)
9	Lawrence, KY	15	Harold Rogers (R)
10	Lee, KY	15	Steve Scalise (R)

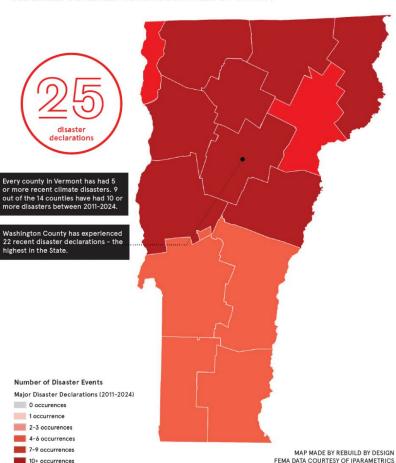
# ATLAS OF DISASTER: VERMONT KEY FINDINGS 2011-2024

- Experienced 25 federally declared major disasters due to extreme weather between 2011-2024.
- Ranked 4th in the country for per capita post-disaster federal assistance.
- Ranked 7th in the country for number of recent disaster occurrences
- Every county has had 5 or more disasters, and 8 counties have had at least 11.
- Washington County has had the highest number of disaster declarations in the state: 22 disasters.



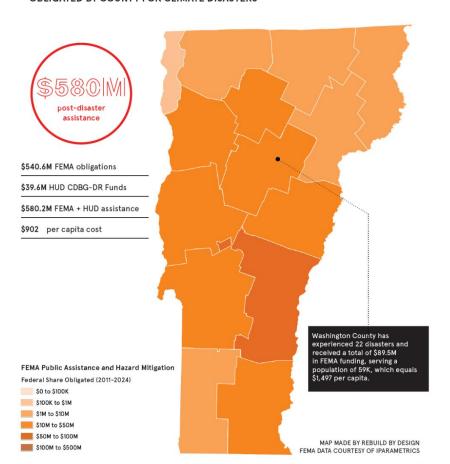
#### **DISASTER OCCURRENCES 2011–2024**

FEDERALLY DECLARED CLIMATE DISASTERS BY COUNTY



#### FEDERAL ASSISTANCE 2011-2024

POST-DISASTER PUBLIC ASSISTANCE AND HAZARD MITIGATION FUNDS OBLIGATED BY COUNTY FOR CLIMATE DISASTERS

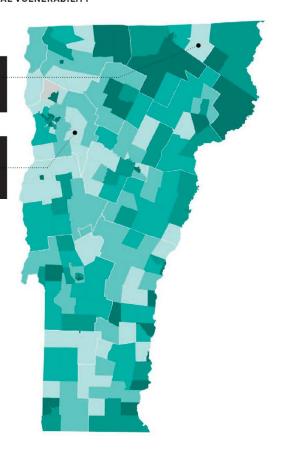


#### **SOCIAL VULNERABILITY INDEX 2022**

AREAS OF GREATEST SOCIAL VULNERABILITY

Essex County, with 12 disasters and a population of just 6K in 2022, underscores how climate risks disproportionately affect rural areas with smaller populations.

Chittenden County, with 12 disasters and a 7% population increase from 157K in 2010 to 168K in 2022, faces increasing vulnerability as both disaster frequency and population density rise.



#### Social Vulnerability Index CDC (2022)

No Value

0.0 - 0.2 0.2 - 0.4

0.4 - 0.6

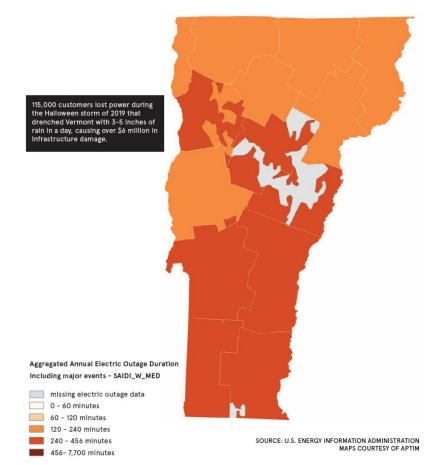
0.6 - 0.8

0.8 - 1.0

MAP MADE BY REBUILD BY DESIGN DATA SOURCE: CDC/ATSDR 2022 SVI

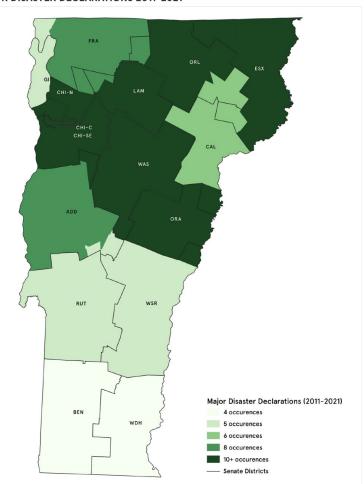
#### **ENERGY RELIABILITY 2011-2021**

COUNTIES AT GREATEST RISK OF POWER OUTAGES



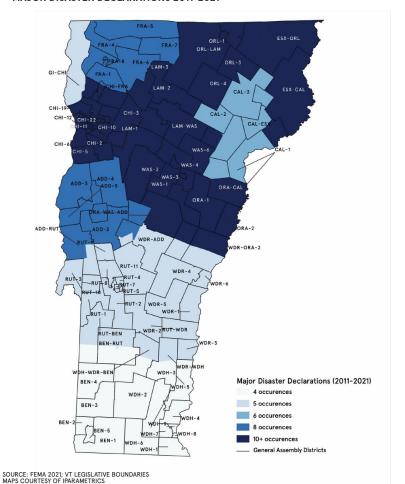
#### **VT SENATE DISTRICTS**

**MAJOR DISASTER DECLARATIONS 2011-2021** 



#### **VT GENERAL ASSEMBLY DISTRICTS**

**MAJOR DISASTER DECLARATIONS 2011-2021** 

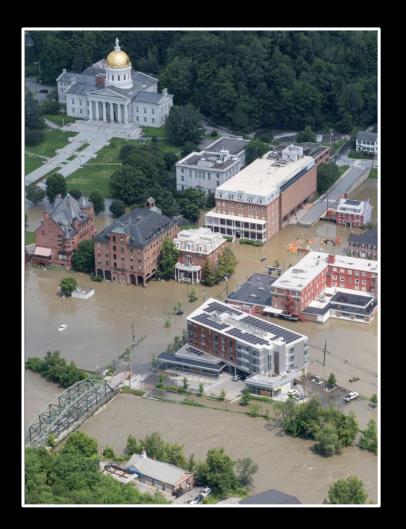


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50003: Benningt		\$10,443,549.50		0.515.87	\$230,548.00		6.339,295.86 \$1,001.021		\$129,630.79	\$0.00						\$140,10	5.18 \$0.00	\$715,977.08	\$70.865.22	\$0.00 \$09,64	3.10 \$0.00	
50005: Caledoni				0,434.29	\$2,799.		2,242,701.89 \$104,849					\$229,521.78	\$0.00 \$48,694.83	\$7,312.54	\$45,601.87	\$0.00 \$85,16	5.06 \$0.00		\$371,916.61	\$0.00		
50007: Chittende	County 14	\$18,684,395.37	\$16,139,181.90 \$2,54	5,213.47 \$2,460,958.28	\$225,772.00		\$439,636.58 \$987,678	78		\$1,436	953.12 \$0.00	\$1,254,214.16	\$0.00 \$68,376.63	\$0.00		\$236,2	5,61 \$0.00	\$484,503.50	\$0.00	\$141,54	5.49 \$0.00 \$1	1,498,243.27
50009: Essex Co		\$2,401,074.88		9,474.75 \$391,201.97			\$52,197.20 \$0			\$147	746.32 \$0.00		\$0.00		\$239,730.49		0.00 \$0.00				0.00 \$0.00	
0011: Franklin		\$9,375,959.26		0,572.94 \$290,862.31			\$300,874.19 \$2,397,563		\$0.00				\$855,920.22		\$113,227.26	\$0.00	0.00 \$0.00			\$149,23		
0013: Grand Is 0015: Lamoille		\$642,564.40 \$34,343,761,13	\$642,564.40 F	\$0.00 \$642,564.40 1.281.13 \$909.281.39			\$0.00 \$0 1.536.311.59 \$1.026.150		\$263,101.94	F 80 00 F 8005	965.05 5148.406.85	800 400 es F	\$0.00 \$0.00 \$4.460.623.54	\$0.00	\$386,450,09	\$0.00 \$2.202.03	2.51 \$0.00			\$2 569 80	0.00 \$0.00	\$0.00 1.262.751.73
015: Lamoille 017: Orange C		\$34,343,761.13 \$21,939,865.76	\$31,382,480.00 \$2,96	1,281.13 \$909,281.39			5,790,764,61 \$461,749		\$263,101.94	\$0.00 - \$285		\$746.862.22	\$0.00 \$4,460,623.54		\$127,598.29	\$0.00 \$2,202,0			\$3.012.836.81	\$0.00 \$22.23		\$0.00
019: Orleans		/00 to 10 to	\$15,386,238,95 \$1,54	3.644.66 \$1.111.247.93			1,920,785.11 \$405.908		\$602,890.91	S0.00		\$118.956.26	\$0.00 \$159,765,18			\$0.00 \$25.15			\$3,012,630.01	\$3.46		\$0.00
021: Rutland 0	ounty 7	\$22,296,320.37		1,440.21			2,181,097.24 \$3,466,726		***************************************				\$0.00	***************************************		\$188,0			\$871,770.07	\$0.00		-
23: Washing	on County 22	\$89,492,221.22	\$69,068,093.45 \$20,42	4,127.77 \$836,626.66	\$0.00 \$5,634,	948.63 \$91,571.00 \$	9,115,274.23 \$3,135,431	02 \$241,066.93	\$0.00 \$22,132.80	\$0.00 \$44	018.30 \$0.00	\$2,113,577.51	\$0.00 \$717,163.88	\$158,204.00	\$740,567.98	\$0.00 \$683,96	8.41 \$325,849.94		\$3,201,209.33	\$260,021.12 \$797,55	3.42 \$0.00	\$115,962.72
025: Windham	County 6	\$44,746,824.00	\$41,351,888.12 \$3,39	14,935.88			8,690,916.52 \$2,368,999		\$0.00											\$1,075,21	9.83 \$0.00	
027: Windsor	County 7		\$77,168,111.58 \$8,88	5,687.91 17,506.93 \$13,708,804.04			3,722,812.95 \$5,214,674		\$0.00 \$1,017,761.44			\$1,348,367.98 \$38,	012.87			\$182,57			\$3,018,473.45	\$0.00 \$343,771.46 \$5,126,89		
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FLOO A ations .812.90 .265.82 .459.53	HM Obligations \$24,709.41 \$769,494.87 \$0.00	PA Obligations \$1,307,192.07 \$3,451,384.10 \$3,276,315.26 \$0.00 \$3,872,814.21 \$7,687,510.49	HM Obligations \$535,729.55 \$0.00 \$363,876.44 \$0.00 \$84,934.69	PA Obligations \$356,203.17 \$1,476,401.77	HM Obligations \$36,375.00	PA Obligations \$98,465.36  \$66,356.30 \$12,053.10 \$0.00 \$138,589.72 \$0.00 \$2,855,022.49	#M Obligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	FLOODING, L AND MUD PA Obligations 33, 189,056.76 \$1,436,457.54 \$656,204.96 \$9,527,545.73 \$4,783,073.84 \$107,609.25 \$26,975.00 \$0.00 \$5,548,023.13	ANDSLIDES, SLIDES HM Obligations \$600,000.00 \$187,875.00 \$0.00 \$2,528,272.50 \$967,886.25 \$0.00 \$0.00 \$1,758,265.50 \$494,182.50	PA Obligations \$93,514.04	HM Obligations \$0.00	FLO PA Obligations \$109,079.13 \$27,669.23	HM Obligations 3 \$0.0	P. Obliga 0 \$82, \$37, 0 \$46, 0 \$218, 0	STORM A	#M bligations \$0.00 \$0.00 \$0.00 \$0.00	FLOODING, AND MU PA Obligations \$82,828.32 \$60,198.62 \$332,983.04 \$9,509.25 \$0.00	LANDSLIDES, DSLIDES HM Obligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	PA Obligations \$82,828.3	DODING  HM Obligations 22 \$0.00	FLOODING AND N PA Obligations \$82,828.3 \$0.0	ALANDSLIDES HODBLIDES Oblig
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FLOO PA attions i, 812.90 0, 265.82 3, 459.53 1, 276.37 8, 467.54 8, 916.26	HM Obligations \$24,709.41 \$769,494.87 \$0.00 \$146,731.40 \$0.00	PA Obligations \$1,307,192.07 \$3,451,384.10 \$3,276,315.26 \$0.00 \$3,872,814.21 \$7,687,510.49 \$3,809.56 \$1,765,578.61 \$1,856,573.71	HM Obligations \$535,729.55 \$0.00 \$363,876.44 \$0.00 \$84,934.69 \$0.00 \$0.00 \$0.00	PA Obligations \$356,203.17 \$1,476,401.77	HIM Obligations \$36,375.00 \$0.00	PA Obligations \$98,465.36 \$98,465.36 \$12,053.10 \$0.00 \$138,589.72 \$0.00 \$2,855,022.49 \$20,231.89 \$30,028.07 \$1,401,103.40	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	FLOODING, L AND MUD PA Obligations 33, 189, 056.76 \$9,527, 545.73 \$4,783,073.84 \$107,609.25 \$26,975.00 \$0.00 \$5,548,023.13 \$9,657,174.31 \$9,311,738.22 \$3,181,334.95 \$38,261,439.70 \$5,553,466.29	NOSLIDES, SLIDES  HM Obligations \$600,000.00 \$187.875.00 \$0.00 \$2,528.272.50 \$0.00 \$0.00 \$0.00 \$1,758.265.50 \$4,120.418.00 \$1,130.418.00 \$1,1455.00 \$1,455.050.99 \$749.726.25	PA Obligations \$93,514.04 \$2,865,117.35	HM Obligations \$0.00	FLO PA Obligations \$109,079.1: \$27,669.2: \$1,161,139.7: \$693,831.5 \$183,656.6: \$41,195.5: \$159,739.0: \$797,821.6:	HM   Obligations   3   \$0.0	\$37, 0 \$46, 0 \$218, 0 \$40, 0 \$40,	STORM A A Attions 0 828.32  502.81 \$0.00 872.87  413.16 \$0.00	HM bligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	FLOODING, AND MU PA Obligations \$82,828.32 \$60,198.62 \$332,983.04 \$9,509.25 \$0.00 \$7,586.25 \$45,172.62	LANDSLIDES, DSLIDES  HM Obligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	PA Obligations \$82,828.3	DODING  HM Obligations 22 \$0.00	FLOODING AND N PA Obligations \$82,828.3 \$0.0	000
PA gations 4,812.90 0,265.82 8,459.53	HM Obligations \$24,709.41 \$769,494.87 \$0.00 \$0.00 \$146,731.40 \$0.00 \$0.00 \$0.00	PA Obligations \$1,307,192.07 \$3,451,384.10 \$3,276,315.26 \$0.00 \$3,872,814.21 \$7,687,510.49 \$3,809.56 \$1,765,578.61 \$1,856,573.71	HM Obligations \$555,729.55 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	PA Obligations \$356,203.17 \$1,476,401.77	#M Obligations \$36,375.00 \$0.00 \$276,210.00	PA Obligations \$98,465.36 \$98,465.36 \$12,053.10 \$0.00 \$138,589.72 \$0.00 \$2,855,022.49 \$20,231.89 \$30,028.07 \$1,401,103.40	#M Obligations \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00   \$0.00	FLOODING, L AND MUD PA Obligations 33, 189, 056, 76 \$9,527, 545, 73 \$1,436, 457, 54 \$656, 204, 96 \$9,527, 545, 73 \$107,609, 25 \$26,975,00 \$0,00 \$5,548, 023, 13 \$9,657, 174, 31 \$9,311, 738, 22 \$3, 181, 334, 93 \$3, 181, 93, 93 \$3, 181,	NOSLIDES, SLIDES  H.M. Obligations \$600,000.00 \$187,875.00 \$0,00 \$2,528,272.50 \$0,00 \$0,00 \$0,00 \$1,758,265.50 \$4,181.90 \$14,11,95.00 16,455,056.89 \$1,749,726.25 \$1,633,000.50	PAODI gations \$93,514.04 \$2,865,117.35	HM Obligations \$0.00 \$0.00	FLO PA Obligations \$109,079.1: \$27,669.2: \$1,161,139.7: \$693,831.5 \$138,656.6: \$41,195.7: \$159,793.0:	Pin State      Control   C	P. Obliga 0 \$82, \$37, 0 \$46, 0 \$218, 0 0 0 0 0 \$40, 0 0	STORM A A Attions 0 828.32  502.81 \$0.00 872.87  413.16 \$0.00	HM bligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	FLOODING, AND MU PA Obligations \$82,828.32 \$60,198.62 \$332,983.04 \$9,509.25 \$0.00 \$7,586.25 \$45,172.62	LANDSUDES, DSLIDES  HM Obligations \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	PA Obligations \$82,828.3	ODDING HM Obligations 2 \$0.00	FLOODING AND IN PA Obligations \$82,828.3 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0	S LANDSLII MUDSLIDES MUDSL

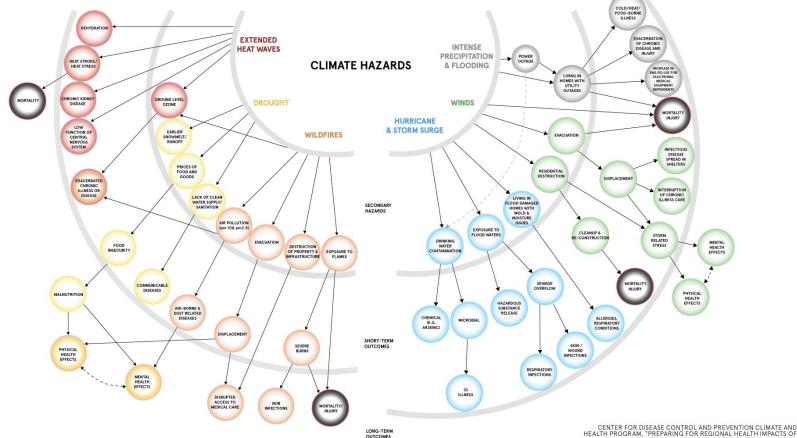
				Tot	al				20	11			
V	WEIRIM		JEI/NI	100	aı	1995: SEVERE		4001: SEVERE	STORMS AND	4022: TROPI		4043: SEVERE FLOO	
GEOID	COUNTY NAME	# OF DISASTERS	FEMA TOTAL	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations	PA Obligations	HM Obligations
50000	50000: Statewide	22	\$151,577,075.93	\$146,855,179.29	\$4,721,896.64	\$6,777,748.62	\$11,338.00	\$546,863.80	\$19,715.00	00,818,193.36	\$3,242,619.40		
50001	50001: Addison County	11	\$15,315,339.10	\$13,442,989.63	\$1,872,349.47	\$288,312.48	\$236,548.00			\$3,628,573.07	\$1,447,926.47		
50003	50003: Bennington County	5	\$10,443,549.50	\$8,673,033.63	\$1,770,515.87					\$6,339,295.86	\$1,001,021.00		
50005	50005: Caledonia County	11	\$18,390,254.85	\$15,749,820.56	\$2,640,434.29			\$2,799,333.45	\$0.00	\$2,242,701.89			
50007	50007: Chittenden County	14	\$18,684,395.37	\$16,139,181.90	\$2,545,213.47	\$2,460,958.28	\$225,772.00			\$439,636.58	\$987,678.78		
50009	50009: Essex County	16	\$2,401,074.86	\$2,391,600.11	\$9,474.75	\$391,201.97	\$0.00	\$1,396,986.13	\$0.00	\$52,197.20	\$0.00		
50011	50011: Franklin County	11	\$9,375,959.26	\$6,395,386.32	\$2,980,572.94	\$290,862.31	\$0.00			\$300,874.19	\$2,397,563.25	\$600,020.21	\$0.00
50013	50013: Grand Isle County	7	\$642,564.40	\$642,564.40	\$0.00	\$642,564.40	\$0.00			\$0.00	\$0.00		
50015	50015: Lamoille County	17	\$34,343,761.13	\$31,382,480.00	\$2,961,281.13	\$909,281.39	\$28,458.00			\$1,536,311.59	\$1,026,150.78		
50017	50017: Orange County	14	\$21,939,865.76	\$20,983,933.82	\$955,931.94			\$167,666.71	\$0.00	\$5,790,764.61	\$461,749.44		
50019	50019: Orleans County	16	\$16,929,883.61	\$15,386,238.95	\$1,543,644.66	\$1,111,247.93	\$0.00			\$1,920,785.11	\$405,908.83		
50021	50021: Rutland County	7	\$22,296,320.37	\$18,464,880.16	\$3,831,440.21					12,181,097.24	\$3,466,726.94		.,
50023	50023: Washington County	22	\$89,492,221.22	\$69,068,093.45	\$20,424,127.77	\$836,626.66	\$0.00	\$5,634,948.63	\$91,571.00	\$9,115,274.23	\$3,135,431.02	\$241,066.93	\$0.00
50025	50025: Windham County	6	\$44,746,824.00	\$41,351,888.12	\$3,394,935.88					28,690,916.52	\$2,368,999.63	\$105,280.23	\$0.00
50027	50027: Windsor County	7	\$84,051,799.49	\$77,166,111.58	\$6,885,687.91					43,722,812.95	\$5,214,674.54		
Total	Total	25	\$540,630,888.85	\$484,093,381.92	\$56,537,506.93	13,708,804.04	\$502,116.00	10,545,798.72	\$111,286.00	216,779,434.40	25,261,299.33	\$946,367.37	\$0.00

#### **2011-2024 DISASTER BY TYPE**

- 17 disasters due to severe storms and flooding.
  - Includes severe storms and flooding with mudslides and landslides
- Two disasters due to winter storms
- One disaster due to tropical storms: Tropical Storm Irene



## CASCAIDIING IIMIPACTS OF CILIIMIATE EWENTS



CENTER FOR DISEASE CONTINCE AND PREVENTION CLIMATE AND
HEALTH PROGRAM, "PREPARING FOR REGIONAL HEALTH IMPACTS OF
CLIMATE CHANGE IN THE UNITED STATES," JULY 2020.

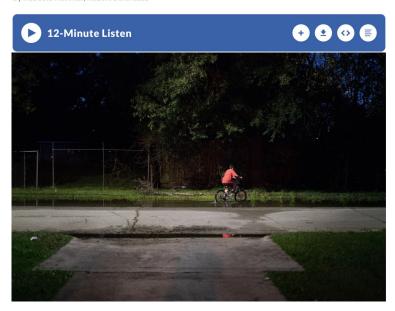
GAIL CARLSON, "HUMAN HEALTH AND THE CLIMATE CRISIS," JONES AND
BARTLETT LEARNING, JAN. 2022.

#### **ECONOMIC IMPACTS**

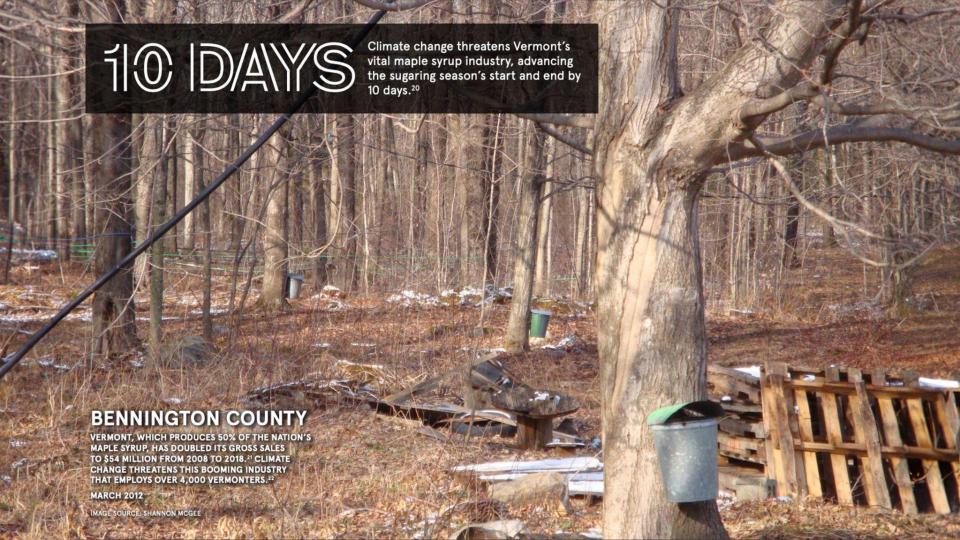
- A medium-sized natural disaster leads to a 5% increase in the share of people with debt collections after one year, which doubles to 10% after four years (Urban Institute).
- 90% of smaller companies fail within a year following a disaster, unless they can resume operations within 5 days (FEMA).

# How Federal Disaster Money Favors The Rich

March 5, 2019 · 5:00 AM ET
Heard on All Things Considered
By Rebecca Hersher, Robert Benincasa



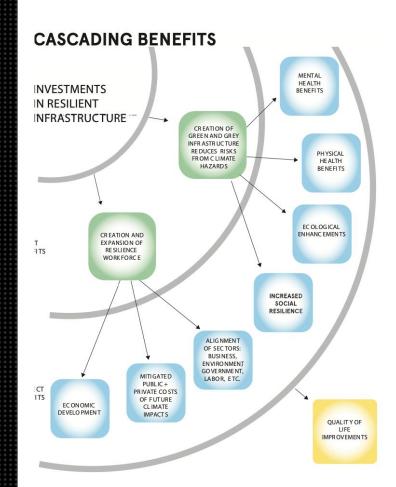






## **FUNDING VERMONT'S FUTURE**

- Develop a statewide ballot measure for climate adaptation funding
- Leverage a 2% surcharge on Property & Casualty (P&C) Insurance





# RECENT VOTER-APPROVED BALLOT MEASURES

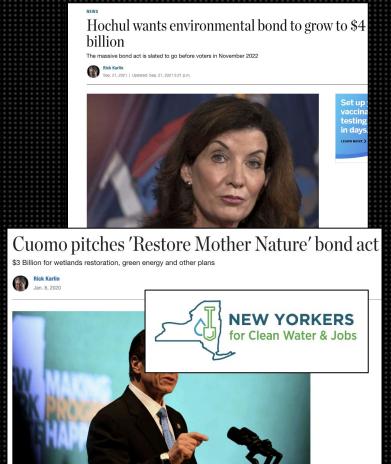
YEAR	LOCALITY	AMOUNT	PURPOSE	VOTER %
2024	CALIFORNIA	\$10 billion bond	Climate resilience, infrastructure, and adaptation	58%
2022	NEW YORK	\$4.2 billion bond	Ecological and climate resilience	68%
2022	RHODE ISLAND	\$50 million bond	Municipal climate resiliency and habitat protection	66%
2022	EL PASO, TX	\$272.5 million bond	Streets, parks, and climate projects	55%
2022	DENVER, CO	\$25 million bond	Outdoor learning spaces development	56%
2021	DENVER, CO	0.25% sales tax to raise \$40 million per year	Climate mitigation and adaptation for underserved communities	62%
2021	MAINE	\$100 million bond	Infrastructure adaptation for safety and resiliency	72%
2021	VIRGINIA BEACH, VA	\$567.5 million bond	Comprehensive flood protection measures	73%
2020	KEY BISCAYNE, FL	\$100 million bond	Sea level rise mitigation and infrastructure hardening	57%



# NEW YORK STATE 2022 ENVIRONMENTAL BOND ACT

# Provides funding for ecological restoration and flood resilience

- Created the research, strategy, and coalition that led former Governor Andrew Cuomo to create the \$3 Billion Environmental Bond Act
- → Governor Kathy Hochul, recognizing additional needs, increased the Bond Act to \$4.2 billion
- → NYS Voters approved the Bond Act Nov, 2022.



## THE \$4.2 BILLION BOND ACT SUPPORTS:

#### \$1.1 Billion

Restoration and Flood Risk Reduction, including:

- \$250 million for a voluntary buyout program
- \$100 million for coastal rehabilitation and shoreline protection
- \$100 million for inland flooding and local waterfront revitalization

#### \$650 Million

Water Quality Improvement and Resilient Infrastructure, including:

- \$200 million for water infrastructure improvement act projects
- \$250 million for municipal stormwater

#### \$650 Million

Open Space Conservation and Recreation, including:

- \$75 million for fish hatchery creation and upgrades
- \$300 million for open space land conservation
- \$150 farmland preservation

#### \$1.5 Billion

Climate Change Mitigation, including:

- \$400 million for green building projects
- \$100 million for climate adaptation and mitigation projects
- \$500 million for zero emission school buses and supporting infrastructure
- \$200 million for air and water pollution elimination in EJ communities

#### \$300 Million

Other projects



#### CAPACITY OF A TWO PERCENT SURCHARGE P&C INSURANCE

Total 50 States						Mississippi	\$5,591,834		\$103,845	\$2.4
Alabama	\$9,464,513	\$8,948,954	\$178,979	\$4.1		Missouri	\$12,677,046			\$5.3
Alaska	\$1,655,434	\$1,402,346	\$28,047	\$0.6		Montana	\$2,603,859	\$2, 293, 122	\$45,862	
Arizona	Mhat	SIL	ld a 2	0/2 SII	rch	nard			Vear	<b>C</b> .2
Arkansas	\$5,706,307	\$5,396,813	\$107,936	52.4 S2.4		iai g	\$6,24	LL,7LJ,060	\$113 21	
California	\$8 ,80.338	\$72,4 8 08	1 448.970	\$32,9		New Hampshire	\$2,594,294	\$2, 323, 267	\$46,465	
Colorado		CIIMa	ate in	Irasti	ruc	ture	inve	stme	ents (	\$9.1
Connecticut				\$3.7		New York	\$47,566,816	\$42,538,109	\$850,762	\$19.3
Delaware		\$2,664,456				North Carolina		\$15,440,215	\$308.804	\$7.0
Florida	\$55,576,482	\$51,794,341	\$1,035,887	\$23.5		North Dakota	\$2,616,611	\$2,600,180	\$52,004	
Georgia	\$22,954,861		\$419,063	\$9.5				\$17, 401,892		\$7.9
Hawaii		\$2,381,5	tion	411	<b>ф</b>	207	5 pag 5-	-7,844 825		\$3.6
		\$2,759,10		wide	3 7	40/	5 32 7			
Illinois	\$27,060,540	\$24,181,953	\$483,639	\$11.0		Pennsylvania	\$26,196,056	\$22,812,640	\$456,253	\$10.4
Indiana		\$11,100,606	\$222,01	TO CC		Mill	\$2,644,794		\$47,641	VIII
lowa			\$121,395	<b>300</b> 0		TAN E B B I		\$9,741,622	\$194,832	\$4.4
Kansas	\$6,980,593		\$130,234	\$3.0					\$47,423	\$1.1
Kentucky	\$8,042,654		\$147,220	\$3.3		Tennessee	\$12,534,747	\$11,514,225	\$230,285	AE 2
Louisiana		\$11, 411, 646				Texas Utah	\$61,402,995	\$58,514,883	\$1,170,298	\$26.6
Maine	\$2,476,882	\$2,189,416	\$43,788			Vermont	\$5,405,102	\$4,898,669		\$2.2
Maryland	\$12,684,730			\$5.2		Virginia	\$1,885,228			
Massachusetts	\$16,354,175	\$14,721,756	\$294,435			Washington	\$16,288,384	\$13,551,966	\$271,039	\$6.2
Michigan	\$20,817,467	\$19,547,615		\$8.9		West Virginia				\$1.3
Minnesota	\$12,462,639	\$11, 416,765		\$5.2		Wisconsin	\$11,213,538		\$183,932	\$4.2

# 2% INSURANCE SURCHARGE (P&C)

	TOTAL INSURED P&C	TOTAL INSURED WITHOUT MED MAL AND WC	TWO PERCENT SURCHARGE WITHOUT BONDING	TWO PERCENT SURCHARGE WITH 10-YEAR BONDING(IN BILLIONS)
Total 50 States	\$695,509,700	\$629,385,861	\$12,587,717	\$287.1
Alabama	\$9,464,513	\$8,948,954	\$178,979	\$4.1
Alaska	\$1,655,434	\$1,402,346	\$28,047	\$0.6
Arizona	\$12,414,975	\$11, 338, 136	\$226,763	\$5.1
Arkansas	\$5,706,307	\$5,396,813	\$107,936	\$2.4
California	\$84,880,338	\$72,448,508	\$1,448,970	\$32.9
Colorado	\$14,285,006	\$13,069,112	\$261,382	\$5.9
Connecticut	\$8,992,575	\$8,131,839	\$162,637	\$3.7
Delaware	\$2,906,697	\$2,664,456	\$53,289	\$1.2
Florida	\$55,576,482	\$51,794,341	\$1,035,887	\$23.5
Georgia	\$22,954,861	\$20,953,153	\$419,063	\$9.5
Hawaii	\$2,701,615	\$2,381,525	\$47,631	\$1.1
Idaho	\$3,231,796	\$2,759,183	\$55,184	\$1.3
Illinois	\$27,060,540	\$24,181,953	\$483,639	\$11.0
Indiana	\$12,037,170	\$11,100,606	\$222,012	\$5.0
lowa	\$6,790,563	\$6,069,738	\$121,395	\$2.8
Kansas	\$6,980,593	\$6,511,683	\$130,234	\$3.0
Kentucky	\$8,042,654	\$7,361,013	\$147,220	
Louisiana	\$12,396,192	\$11, 411, 646	\$228,233	
Maine	\$2,476,882	\$2,18		
Maryland	\$12,684,730	\$11,527,865	\$230,557	
Massachusetts	\$16,354,175	\$14,721,756	\$294,435	
Michigan	\$20,817,467	\$19,547,615	\$390,952	\$8.9
Minnesota	\$12,462,639	\$11, 416,765	\$228,335	\$5.2

	TOTAL INSURED P&C	TOTAL INSURED WITHOUT MED MAL AND WC	TWO PERCENT SURCHARGE WITHOUT BONDING	TWO PERCENT SURCHARGE WITH 10-YEAR BONDING(IN BILLIONS)
Mississippi	\$5,591,834	\$5,192,253	\$103,845	\$2.4
Missouri	\$12,677,046	\$11,576,608	\$231,532	\$5.3
Montana	\$2,603,859	\$2,293,122	\$45,862	\$1,0
Nebraska	\$5,246,314	\$4,842,941	\$96,859	\$2.2
Nevada	\$6,256,046	\$5,736,060	\$114,721	\$2.6
New Hampshire	\$2,594,294	\$2,323,267	\$46,465	\$1.1
New Jersey	\$22,875,472	\$19,993,159	\$399,863	\$9.1
New Mexico	\$3,749,295	\$3,392,114	\$67,842	\$1.5
New York	\$47,566,816	\$42,538,109	\$850,762	\$19.3
North Carolina	\$17,059,009	\$15,440,215	\$308,804	\$7.0
North Dakota	\$2,616,611	\$2,600,180	\$52,004	\$1.2
Ohio	\$17,738,127	\$17, 401,892	\$348,038	\$7.9
Oklahoma	\$8,605,457	\$7,844,825	\$156,897	\$3.6
Oregon	\$7,732,347	\$6,947,913	\$138,958	\$3.2
Pennsylvania	\$26,196,056	\$22,812,640	\$456,253	\$10.4
Rhode Island	\$2,644,794	\$2,382,057	\$47,641	\$1.1
South Carolina	\$10,636,489	\$9,741,622	\$194,832	\$4.4
South Dakota	\$2,555,563	\$2,371,137	\$47,423	\$1.1
Tennessee	\$12,534,747	\$11,514,225	\$230,285	\$5.2
Texas	\$61,402,995	\$58,514,883	\$1,170,298	\$26.6
Utah	\$5,405,102	\$4,898,669	\$97,973	\$2.2
Vermont	\$1,506,858	\$1,302,233	\$26,045	\$0.6
Virginia	\$14,885,228	\$13,589,738	\$271,795	\$6.2
Washington	\$16,288,384	\$13,551,966	\$271,039	\$6.2
West Virginia	\$3,165,210	\$2,795,077	\$55,902	\$1.3
Wisconsin	\$11, 213, 538	\$9,196,595	\$183,932	\$4.2
Wyoming	\$1,288,005	\$1,263,939	\$25,279	\$0.6

## **INSURANCE SURCHARGE BILLS**

Location	Vermont	Washington	Massachusetts	Colorado	Connecticut	Rebuild by Design Recommendation
Bill no.	S.145 / H.105	SB 5996	S.472 / H.750	HB21-1208	SB 11	Atlas of Disaster
Name	Community Resilience and Disaster Mitigation Grant Program	Wildfire Prevention and Suppression Act	Establishing Sustainable and Equitable Funding for Climate Change Adaptation and Mitigation	Natural Disaster Mitigation Enterprise	Coordinating Connecticut Climate Resiliency Planning and Broadening Municipal Options for Climate Resilience	Resilient Infrastructure Fund
Funding Source How much will the surcharge raise?	\$4.3M assessment on certain insurance company premiums + \$15M government allocation	\$62.5 million per year  Creates a surcharge on property and casualty insurance premiums of .52%	Up to \$100 million total from Climate and Community Resilience Fund	\$7.6 million in its first year	TBD	vT: \$600 million over 10 years (with bonding) see chart here.  2% surcharge of property & casualty insurance *minus workers compensation and medical malpractice



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SIPEAKER SERIES





# BUILDING RESILIENCE IN RURAL COMMUNITIES SPEAKER SERIES

Thurs. 12/5
12 - 1:30pm
Zoom

# Navigating VT Climate Risks & Building Resilience in Rural Communities

Join local and national partners to hear relevant case studies, take a deep dive into current resilience gaps and learn how our communities can address them. Topics include:

**VT Climate Risks** 



Johanna Lawton Rebuild by Design

Centering Environmental
Justice Communities



Lena Greenberg
CROs



Jess Laporte CROs



Moderated by:

Jessica Savage VCRD

**Key Strategies** 

for Rural Resilience

Designing Collaborative
Outreach Processes



Amanda Gustin
Barre City Councilor



Megan Lawson
Headwaters Economics

RSVP: bit.ly/VTSpeakerseries



# BUILDING RESILIENCE IN RURAL COMMUNITIES SPEAKES SERIES

Mon. 1/27 12 - 1:30pm Zoom

# Regional Planning and Leveraging Nature as Climate Infrastructure

Join local and national partners to hear relevant case studies, take a deep dive into current resilience gaps and learn how our communities can address them. Topics include:

Managing Upstream Flooding & Regional Planning Efforts

**Supporting State-Level Flood Resilience Strategies** 

Leveraging Nature as Climate Infrastructure in VT Moderated by:



Karina Dailey

Leveraging Nature as
Climate Infrastructure Nationally



Kevin Geiger
Two Rivers-Ottauquechee
Regional Commision



Gian Tavares
American Flood Coalition



Michele Braun Friends of the Winooski River



Vincent Lee Arup

RSVP: bit.ly/VTSPEAKERSERIES3



# BUILDIING RESILIENCE IIN RURAL COMMMUNITIES SPEAKER SERIES

## Flood Insurance and Housing

Join local and national partners to hear relevant case studies, take a deep dive into current resilience gaps and learn how our communities can address them. Topics include:

Tues. 12/17 12 - 1:30pm Zoom

Moderated by:



Jacob Hemmerick
VT Department of Housing &
Community Development

National Flood Insurance Program (NFIP) 101



Rebecca Pfeiffer VT DEC Watershed Management Division

Housing Affordability & Home Protections



Kelly Hamshaw University of Vermont

Best Practices for Housing Buyouts

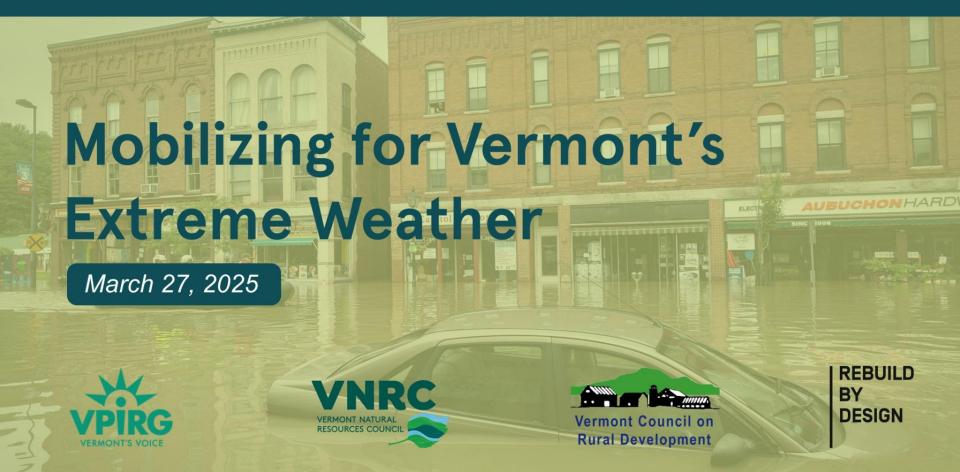


Anna Weber Natural Resources Defense Council (NRDC)

RSVP: bit.ly/VTSpeakerseries2



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# **BREAKOUT GROUPS**

#1
VT Climate
Risks in Rural
Communities

#2
Flood
Insurance and
Housing

#3
Leveraging
Nature as
Climate
Infrastructure

#4
Funding
Climate
Infrastructure

## **KEY TAKEAWAYS**

- 1. Capacity for Under Resourced Small Towns
- 2. State, Local, and Regional Collaboration and Coordination
- 3. Equity in Housing and Climate Resilience
- 4. Sustainable, Long-Term Funding for Resilience

