

Future Proofing Houston's Homes, Communities and Economic Assets, Facilities, Infrastructure

***A New Perspective for A 1:11 Cost Benefit
from Resilience***

**Presentation for City of Houston Resilience Council Committee
December 11, 2025**



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Moody's Analytics and ESG;
Co-Founder - Forward Analytics



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Marine Corp



Dan Matheson

General Counsel for ROAR Partners
and Board of Directors ;
Co-Founder - Matheson Keys LLP



A Collaboration of America's Best Minds, Resources, Solutions

Standards of Practice, Codes, Compliance

Harmonize, coordinate existing - and only generate new if absent in the market - standards of practice for achieving a higher rate of resilience, risk mitigation, investment impact

Design, Architecture, Engineering, Construction

Baseline Project Design Templates, Simulated for Multi-purpose use in forming future-proofed retrofits and new construction outcomes

Real Estate Development, Marketing, Management

Recommended design features and delivery to overcome first-cost development hurdles, and integrate into end-use benefits (owners, operators, investors)

Capital Stack and Alternative Investment

Identify all aspects of incentivized investment scenarios across insurance-reinsurance, traditional banking, alternative finance, public bonds, credits and entitlements

Data Analytics, Modeling, Scenario Setting

Simulate FPA standard-centric blueprints and templates against historical, current, and forecasted scenarios across perils, geographies (including financial, economic, fiscal, societal metrics), leading to application, adoption, performance monitoring by developers, asset owners, investors, and public officials



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CoreLogic



The Stark Reality of Persistent Disasters:

Losses of \$5+
trillion, 50% in
the past decade





1/3
of Houston
underwater

200,000+
homes flooded

13 MILLION
people affected

Why This, Why Now?

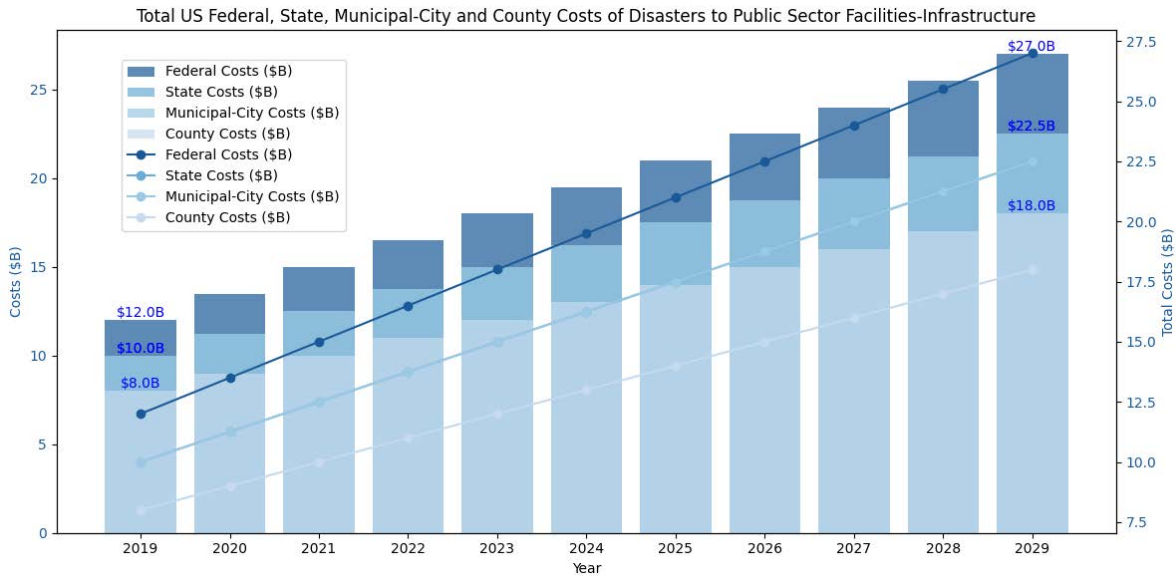
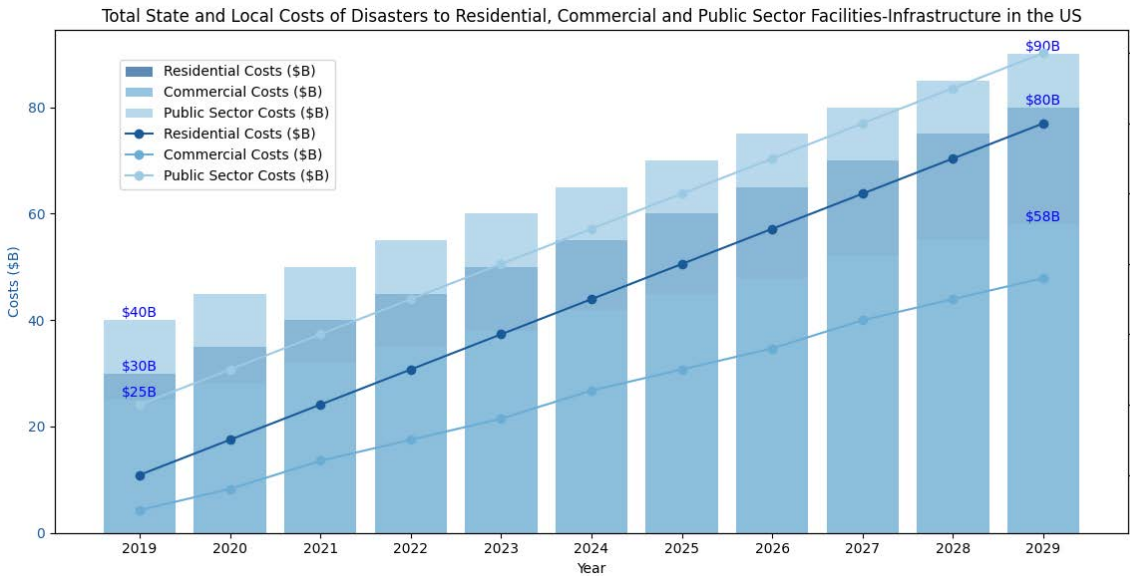
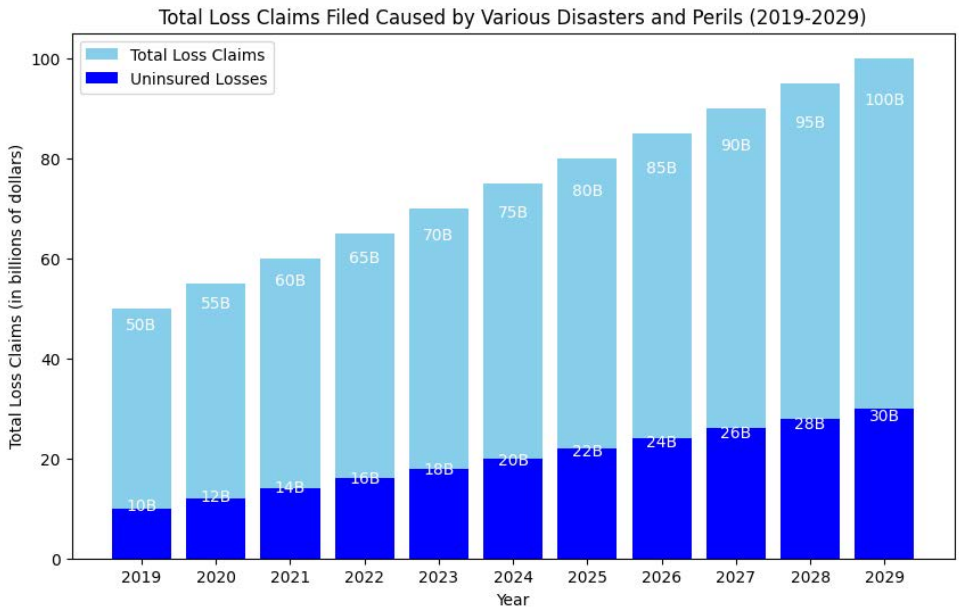
America's current disaster risk profile is worsening

Kicking the can down the road is NOT an option

- **Failing and Neglected Residential, Commercial, Public Assets and Infrastructure**
- **Rising Insurance Cost, Limited Capacity, Persistently High Market Gaps**
- **Mortgage Repricing from Defaults**
- **Asset Devaluation by Public and Private Sector Financial Institutions**
- **Overwhelmed Elected-Appointed Officials and Taxpayers from the "Disaster Tax"**
- **Negative Impacts on Local Economic Competitiveness, Industries Recruitment, Workforce Stability**

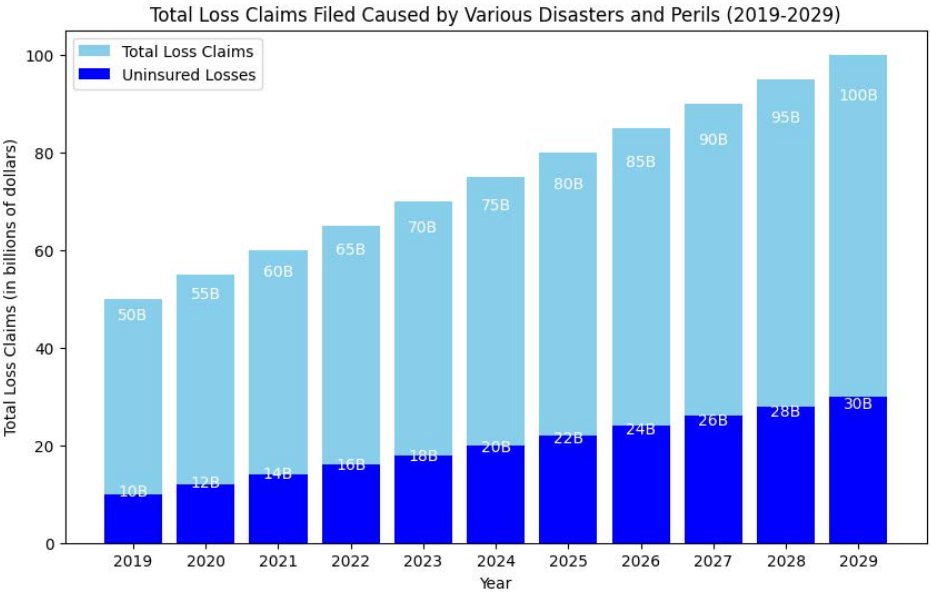
Why This, Why Now?

With over \$5 trillion in cumulative losses since the late 1980s, public and private sectors can no longer sustain the inefficiencies of outdated recovery and rebuild practices for residential, commercial, public assets, facilities, and infrastructure. Even using a conservative estimation of continued loss, the future is not certain.

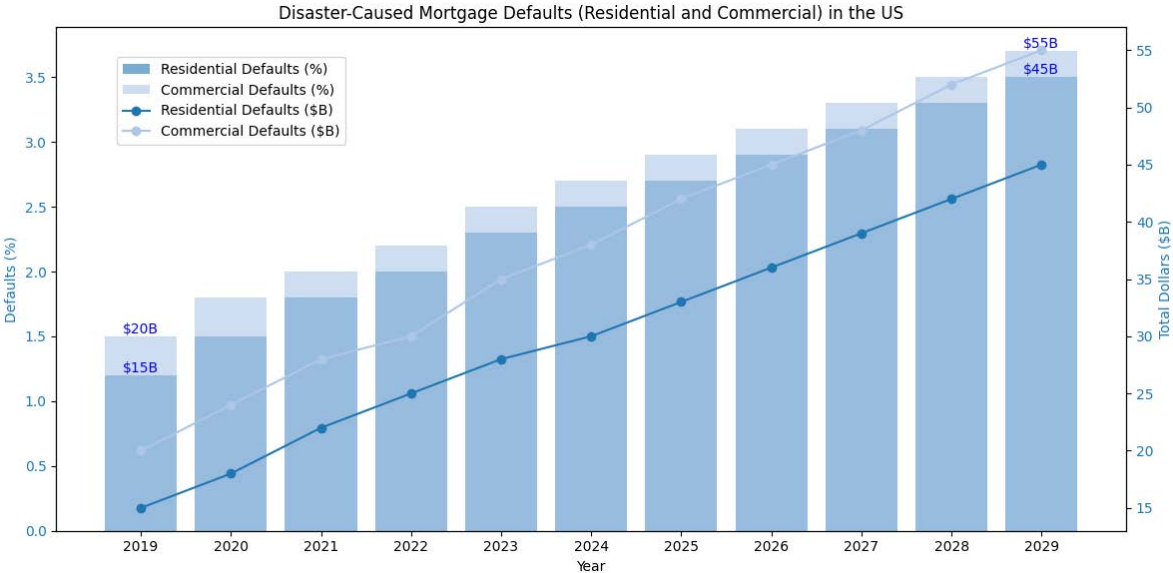


Why This, Why Now?

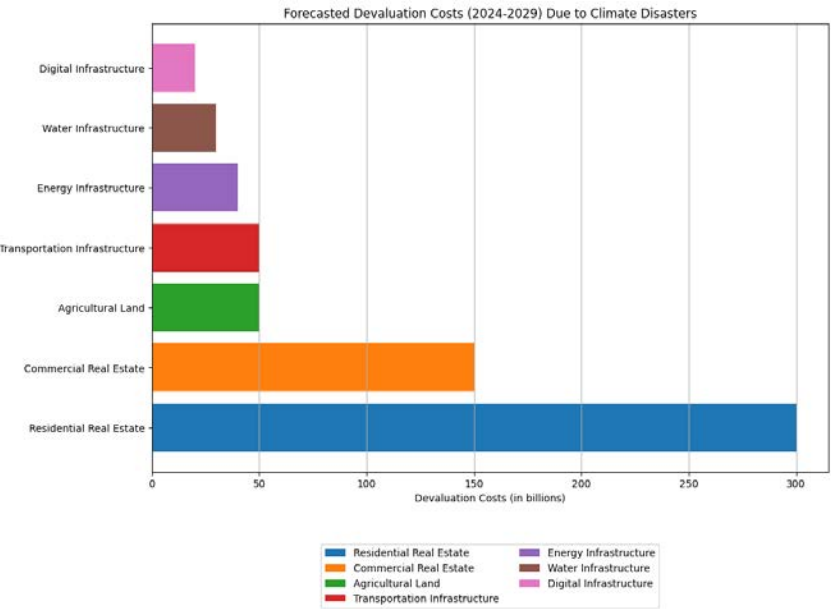
Rising Insurance Losses and Protection Gap Crisis



Increasing proportion of Mortgage Defaults correlate to continuous disasters

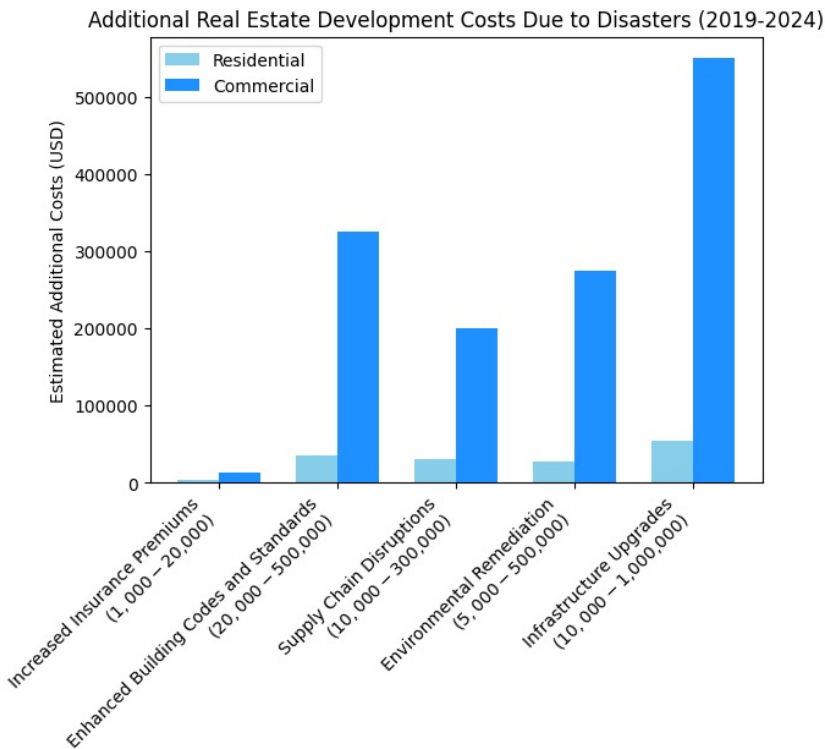


Asset Devaluation Risk by Sector



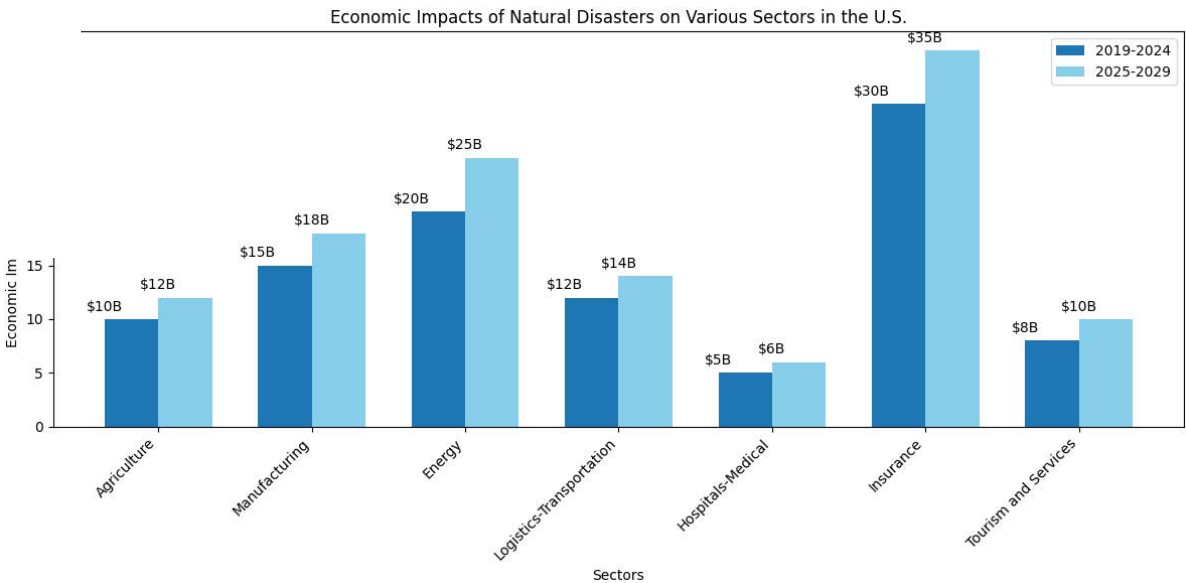
Why This, Why Now?

Rising Real Estate First Cost Hurdles

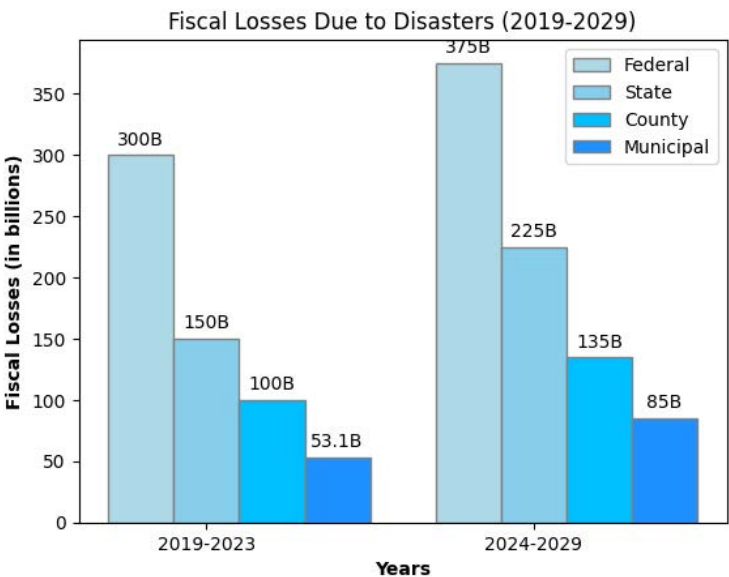


Cost Hurdles

Deteriorating Economic Sector Competitiveness



Overwhelmed Elected-Appointed Officials, Taxpayers



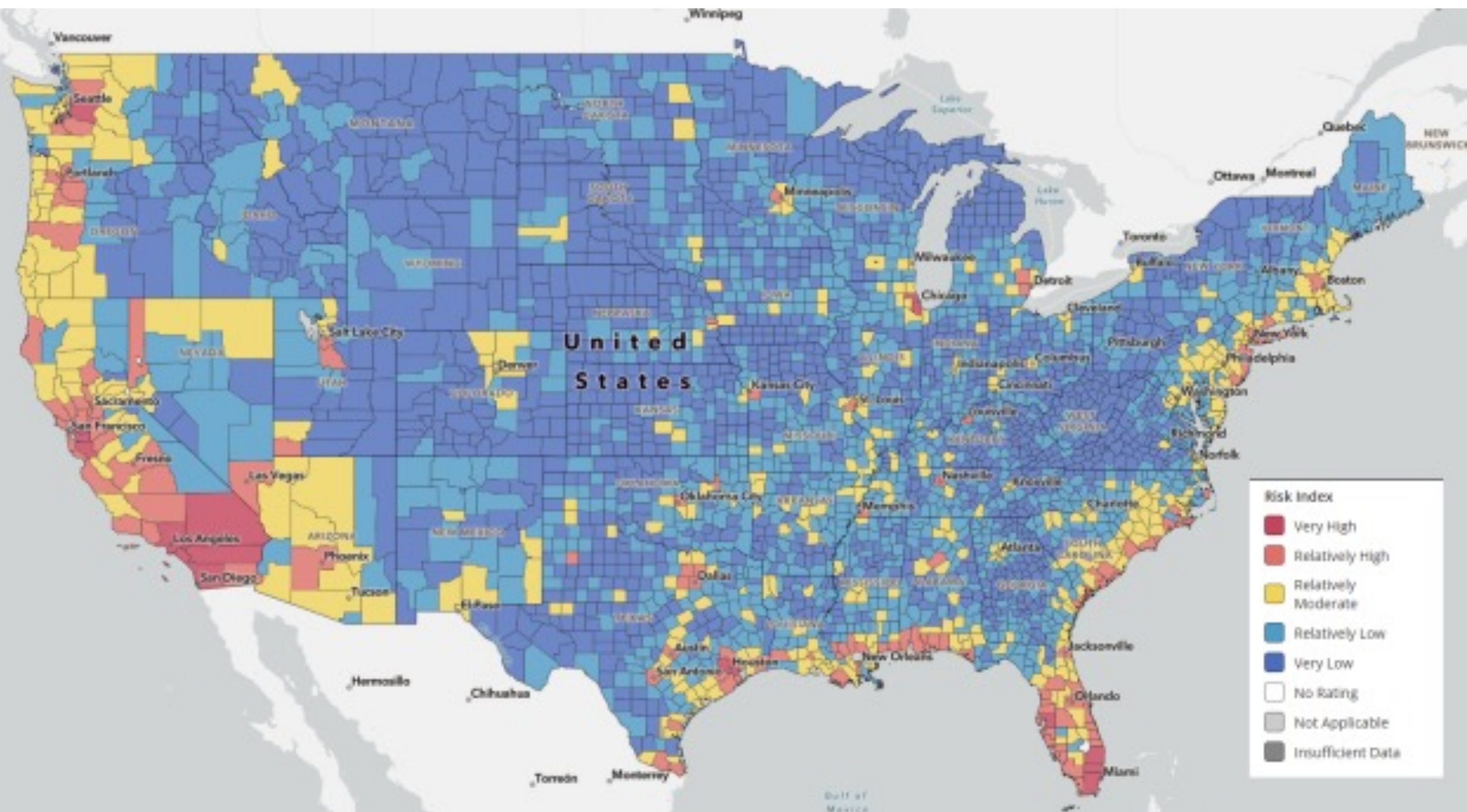
Why This, Why Now? Our Houston Narrative

Greater Houston's Cumulative Economic Impact of Major Weather Events (2019-2025)			
Event	Primary Hazard	Est. Economic Loss (State/Regional)	Key Infrastructure Failure Point
Winter Storm Uri	Freeze/Grid Failure	\$195B - \$295B (State) 2	Generation Capacity & Natural Gas Supply
2024 Derecho	Straight-line Winds	~\$1.2B (Regional Est.) 8	Commercial High-Rise Glazing & Distribution Lines
Hurricane Beryl	Wind & Surge	\$2.5B - \$4.5B (US) 5	Electrical Distribution (Poles/Wires)
Severe Convective Storms	Hail/Wind	>\$1B annually (Aggregated)	Residential Roofing & Vehicles
Recurring Floods	Heavy Rainfall	Variable	Stormwater Drainage Capacity

Why This, Why Now?

Our Houston Narrative

Asset Class	Primary Physical Risks (2025–2030)	Financial & Economic Exposure	Forecasted Impact Metrics
RESIDENTIAL	Chronic Damage & Displacement:	The Affordability Spiral:	• Insurance Premiums: Avg. >\$6,370/yr (highest of top metros).3
(Single-Family, Multi-Family, Housing Authority)	Increasing frequency of "secondary perils" (hail, wind, freeze) causing repeated roof and pipe damage, leading to uninsurability in older stock and "climate abandonment" zones.1	Insurance premiums and property taxes are rising faster than wages, creating a "hidden mortgage." Mortgage delinquency risk is elevated due to the "double trigger" of disaster costs + inflation.	• Delinquency: FHA/VA delinquency rates rising faster than conventional loans.4
			• Migration: Projected 5.2M Americans relocating due to climate risk by 2025+.1
COMMERCIAL	Asset Stranding & Grid Reliability:	Valuation Shock:	• Office Vacancy: ~26.3% in Q3 2025; negative absorption trend persists.
(Office, Retail, Healthcare, Hospitality)	Older "Class B/C" office stock faces obsolescence due to inability to weatherize or insure cost-effectively. Business interruption from power outages (e.g., Beryl/Uri) remains the top operational threat.	Office vacancy rates remain stubbornly high, forcing write-downs. Retail is tighter, but operational costs (insurance/utilities) are compressing margins and slowing new development.	• Insurance: Rates moderating (~3.8% increase) but capacity remains tight for catastrophe-exposed zones.
INDUSTRIAL	Supply Chain Bottlenecks:	Transition & Regulatory Risk:	• Project 11: Dredging complete to widen Ship Channel, improving safety but high dependency on weather windows .5
(Petrochemical , Manufacturing, Port/Logistics)	channel closures due to fog/storms and "freeze-offs" at facilities. High exposure of petrochemical assets to storm surge and strict environmental justice scrutiny regarding emissions.	Global energy transition pressures threaten long-term demand for legacy fossil fuel assets. However, significant investment in hydrogen/carbon capture offers a resilience hedge.	• Vacancy: Low (~4.4%) indicating strong demand despite risks.
PUBLIC SECTOR	Infrastructure Deficit:	The "Fiscal Choke Point":	• CIP Budget: \$16.7B planned (2026-2030) for infrastructure/drainage.
(Municipal, County, Schools, Infrastructure)	Aging stormwater and road systems cannot keep pace with "rain bombs." The \$16.7B Capital Improvement Plan (2026-2030) faces inflation execution risks.	Revenue caps (3.5%) limit the ability to fund recovery without voter approval or disaster declarations. Credit rating outlooks are negative due to structural budget deficits.	• Credit Outlook: S&P Outlook "Negative" on GO debt; risk of downgrade increases borrowing costs.

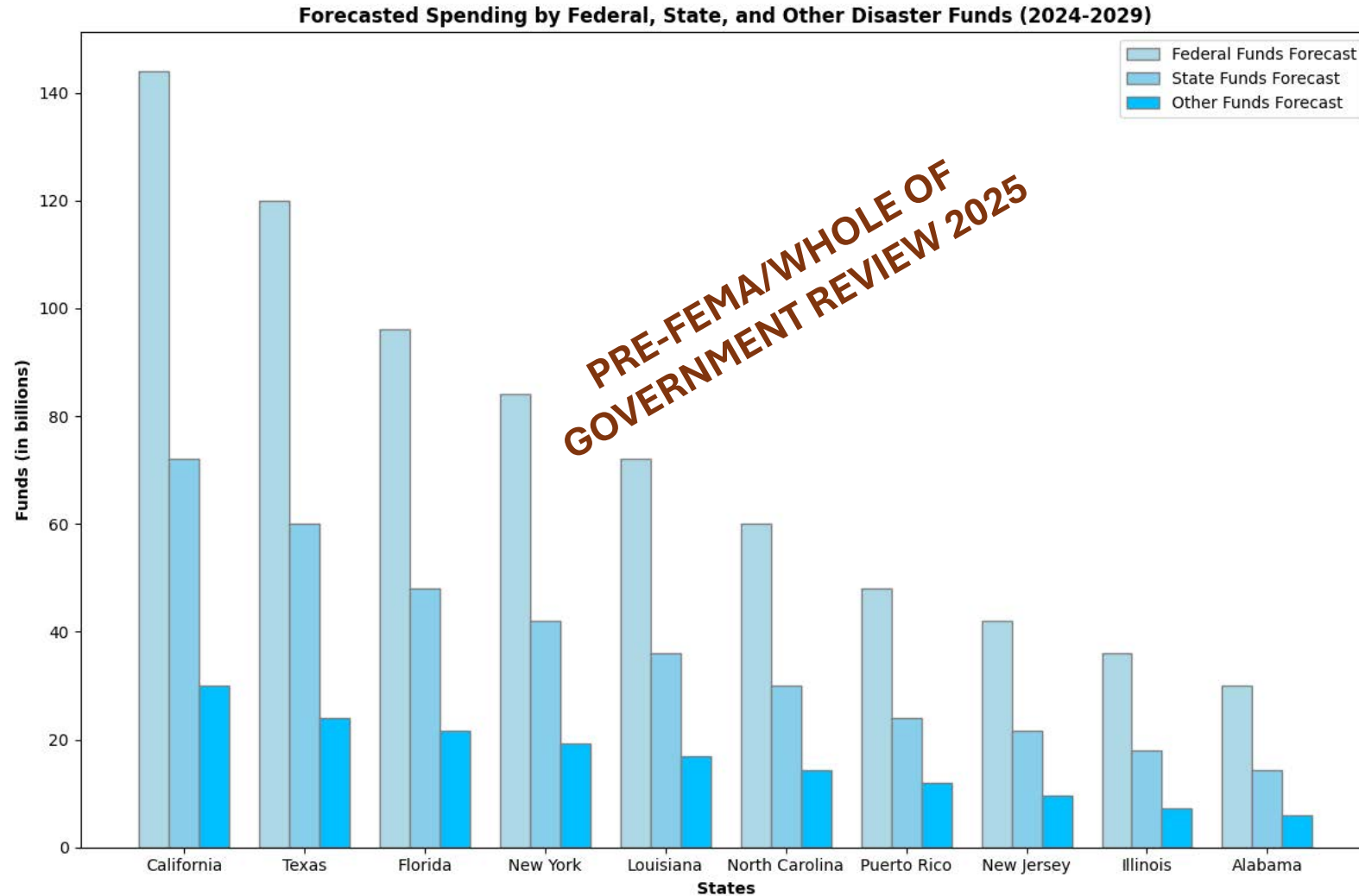


Why This, Why Now? Our Houston Narrative

MSA Rank	Metropolitan Statistical Area	FEMA Risk Index (EAL Score)	Avg. Home Insurance Premium (2024/25)	30-Day Mortgage Delinquency	Unemployment Rate	Primary Climate Hazard
1	New York-Newark-Jersey City	High	~\$2,243	Moderate	4.30%	Storm Surge / Coastal Flood
2	Los Angeles-Long Beach-Anaheim	Very High	~\$1,400* (Availability Crisis)	Moderate+	5.90%	Wildfire / Drought
3	Chicago-Naperville-Elgin	Moderate	~\$1,800	Moderate	4.60%	Severe Storms / Winter
4	Dallas-Fort Worth-Arlington	High	~\$3,500+	Moderate	~3.9%	Hail / Tornado / Heat
5	Houston-The Woodlands	Very High (Top 1%)	~\$4,585 - \$6,370	High (~12% distressed)	4.60%	Hurricane / Flood / Heat
6	Washington-Arlington-Alexandria	Moderate	~\$1,400	Low	3.30%	Flood / Storm
7	Philadelphia-Camden-Wilmington	Moderate	~\$1,500	High	4.00%	Storm / Flood
8	Miami-Fort Lauderdale-Pompano	Very High	~\$10,000+	Moderate	3.00%	Hurricane / Surge
9	Atlanta-Sandy Springs-Alpharetta	Moderate	~\$2,100	Moderate	3.60%	Storm / Tornado
10	Phoenix-Mesa-Chandler	High	~\$2,000	Low	3.60%	Heat / Drought

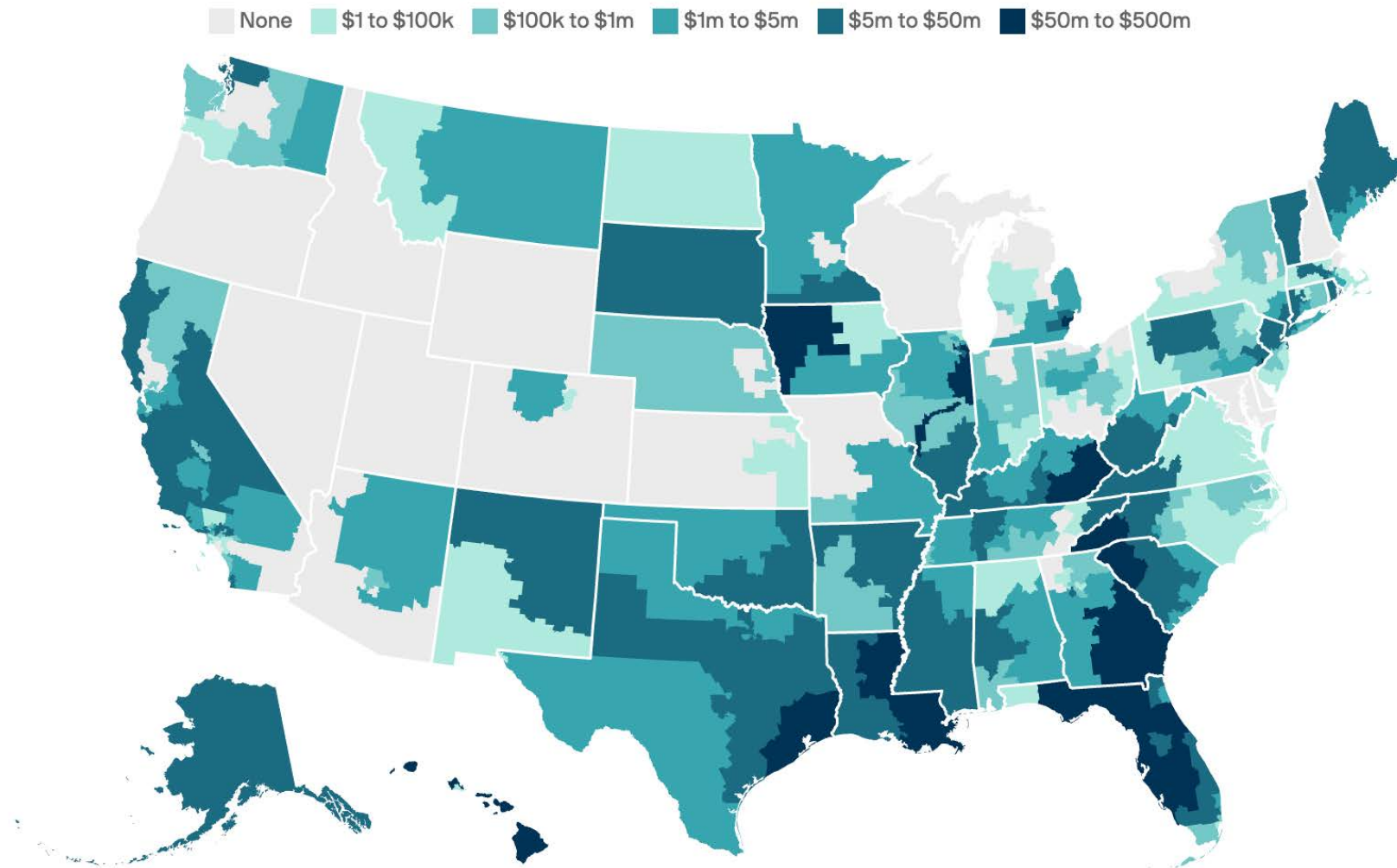
Today's Realities

Increased Federal, State, Local Spending in
Question for Resilience-Centric Projects



FEMA funding sent to individuals and households, 2021 to 2025

By congressional district; As of Feb. 1, 2025



Data: [Carnegie Disaster Dollar Database](#); Map: Kavya Beheraj/Axios. Note: Many applicants get rejected.

Today's Realities: Federal Funding of Direct Assistance

Uncertainty and Opportunity

Current Proposed FEMA IA Changes

Category	2025 FEMA IA Changes	Description
Application	Unified application form	Single application to access FEMA, SBA, HUD, USDA, HHS disaster aid programs to reduce complexity for survivors
Duplication of Benefits	Clarified rules	Loans and charitable donations no longer disqualify applicants from FEMA aid
Housing Assistance	Expanded authority	FEMA can directly repair or replace homes if cost-effective; includes hazard mitigation integration
Temporary Housing	Extended duration	Assistance period increased from 18 to 24 months
Rental Assistance	Adjusted amounts	Rental aid updated to reflect post-disaster local rental market inflation
Shelter Eligibility	Expanded	Individuals without permanent addresses (e.g., homeless or RV dwellers) eligible for assistance
Non-Congregate Sheltering	Removed security deposit requirement	Assistance no longer requires credit/safety deposit for temporary shelter
Direct Assistance Model	New provisions	FEMA can directly deliver repairs or replace homes in low-rebuilding-capacity areas, including private infrastructure
Information Delivery	Improved guidance	Plain language, multilingual, mobile-friendly notices and applicant communication
Applicant Denial Explanation	Mandatory	Clearer explanations required for denial of assistance

Sources

[1] FEMA Act of 2025: What Local Leaders Need to Know <https://www.nlc.org/article/2025/08/29/fema-act-of-2025-what-local-leaders-need-to-know/>

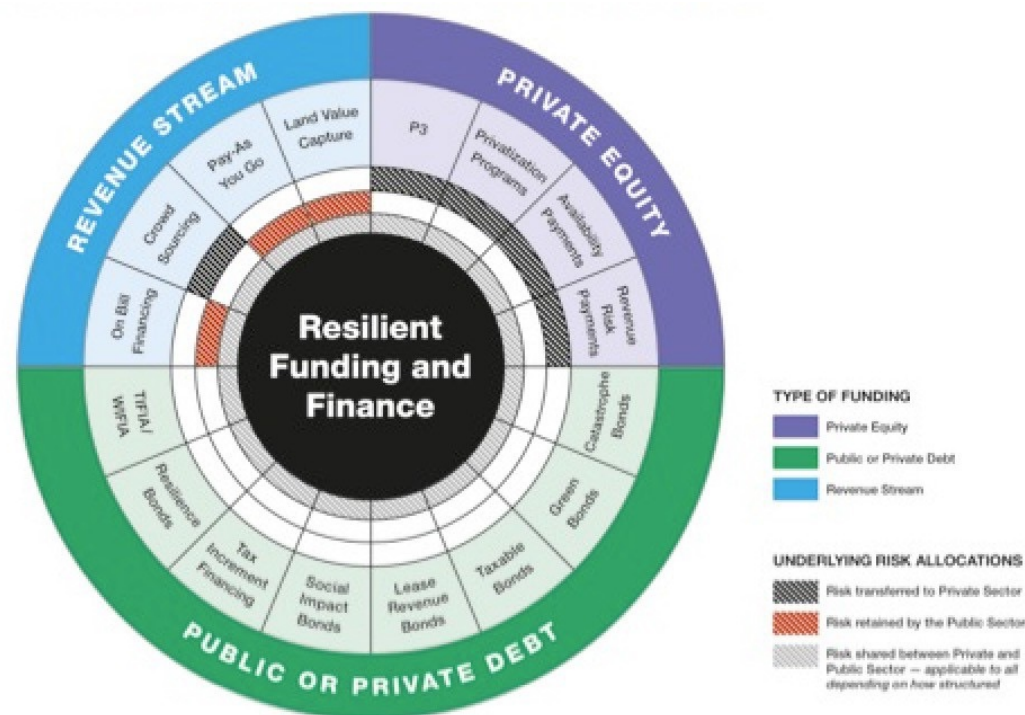
[2] The "FEMA Act of 2025" – Spotlight on Proposed FEMA Public ... <https://www.bakerdonelson.com/the-fema-act-of-2025-spotlight-on-proposed-fema-public-assistance-program-reforms>

[3] FEMA Individual Assistance Programs: An Overview - Congress.gov <https://www.congress.gov/crs-product/R46014>

Unleashing A New Resilience Capital-Investment Stack Among Multiple Sources

Integrated, Alternative Financing and Investment Models including Public-Private- Philanthropic (“P4”) Capital Stacks:

- Federal, State, Other Loan Programs
- Traditional Project Financing
- New Market Tax Credits
- Historic Building Tax Credits
- Energy and Sustainability Financing, Credits
- PACE
- EB5
- Tax Incremental Redevelopment Zones Designation
- Opportunity Zone Designation
- Philanthropic Grants and Impact Financing
- Insurance as Economic Capital Scenarios
- Community Resilience Bonds

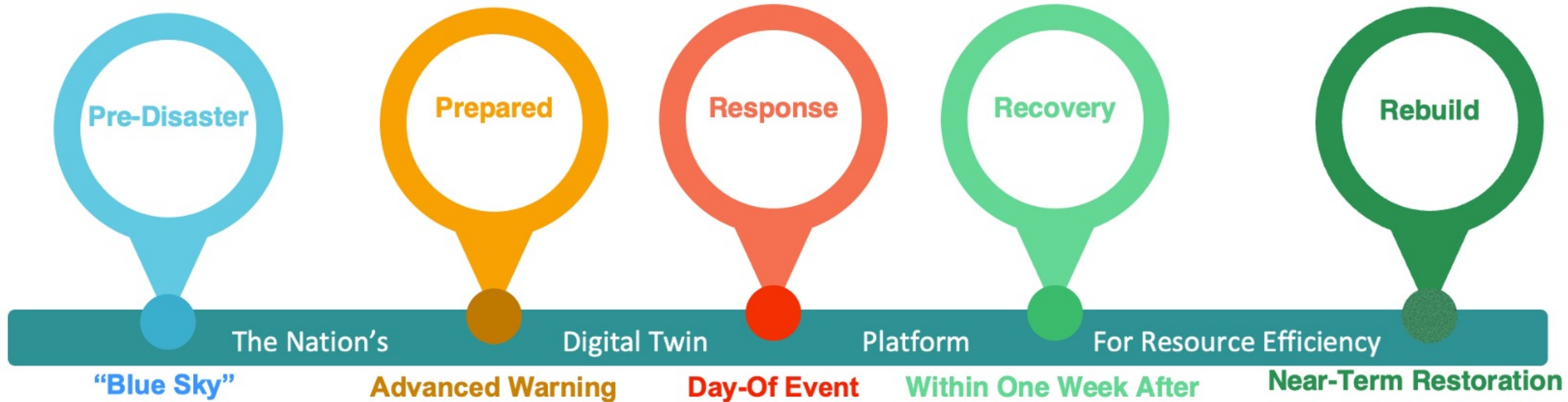


Call to Action: Future Proofing Houston

Data, Technology, Innovation, Capital

Future Proofing Individuals, Families, Small Businesses, and Communities: from Surviving to Thriving

Aligning Funders, Resources, Beneficiaries, Communities with Efficiency, Effectiveness, Economical Delivery



A Continuum of Preparedness, Mitigation, and Investment...with an emphasis on Blue Sky Pre-Disaster 1:11 Cost Benefits

Assessing and Forming A Risk Profile Strategy:

100 billion data points across financial, economic, fiscal, societal metrics

Risk & Resilience Assessment

An Integrated, Actionable Intelligence Product of ROAR Partners

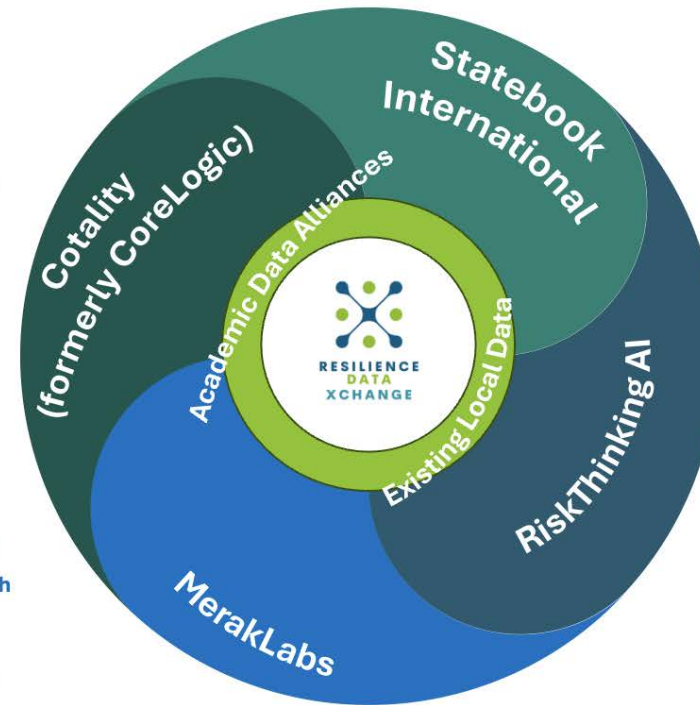
CoreLogic®



With its longstanding ability to curate, model, and report on the entire range of real estate data, including identification of the Nation's 12% land mass generating 90% of forecasted losses, equaling \$9.5 T in asset devaluation – we assess at the parcel level, by asset class, across mortgage and other transactions



Specializing in combining local knowledge with advanced data science to build practical, place-based solutions that reduce environmental, social, and economic vulnerability, we assess the adoption of our Smart Watershed and flood management across quantity/quality issues for public and private operations, projects



Academic Data Alliances + Existing Local Data Sources
Strategic partnerships with three (3) national cutting-edge academic-based alliances for stochastic analysis, modeling complimentary to hyper-local data sources for confirming forecast impacts



Over 40 billion data points at the census tract level on economic, employment/workforce, fiscal, and societal elements with an overlay of disaster consequences on community and local impacts – we assess the cascading effects for elected-appointed officials, industries, citizens and taxpayers. We conduct the [Impact Rate of Return](#) for each geography



We assess - through several integrated data layers that can be used alone or in combination - climate financial risk questions at the parcel, asset, and total portfolio basis. Collectively, these data layers – a risk digital twin - represent the world's physical assets and capture the future uncertainty of climate physical and transition risk, including extreme events, for industry sector and company comparison

Future Proofing America's Communities and "Resilience Zones" A Conceptual Design



Prepared for Future Proofing America/ROAR by

Gensler

The issues of Natural and Human Environment Challenges:

Disaster Vulnerabilities

- Drought
- Flood
- Overland Water flow
- Wild or Urban Fire
- Coastal Storm Surge
- Windstorms
- Urban Heat island

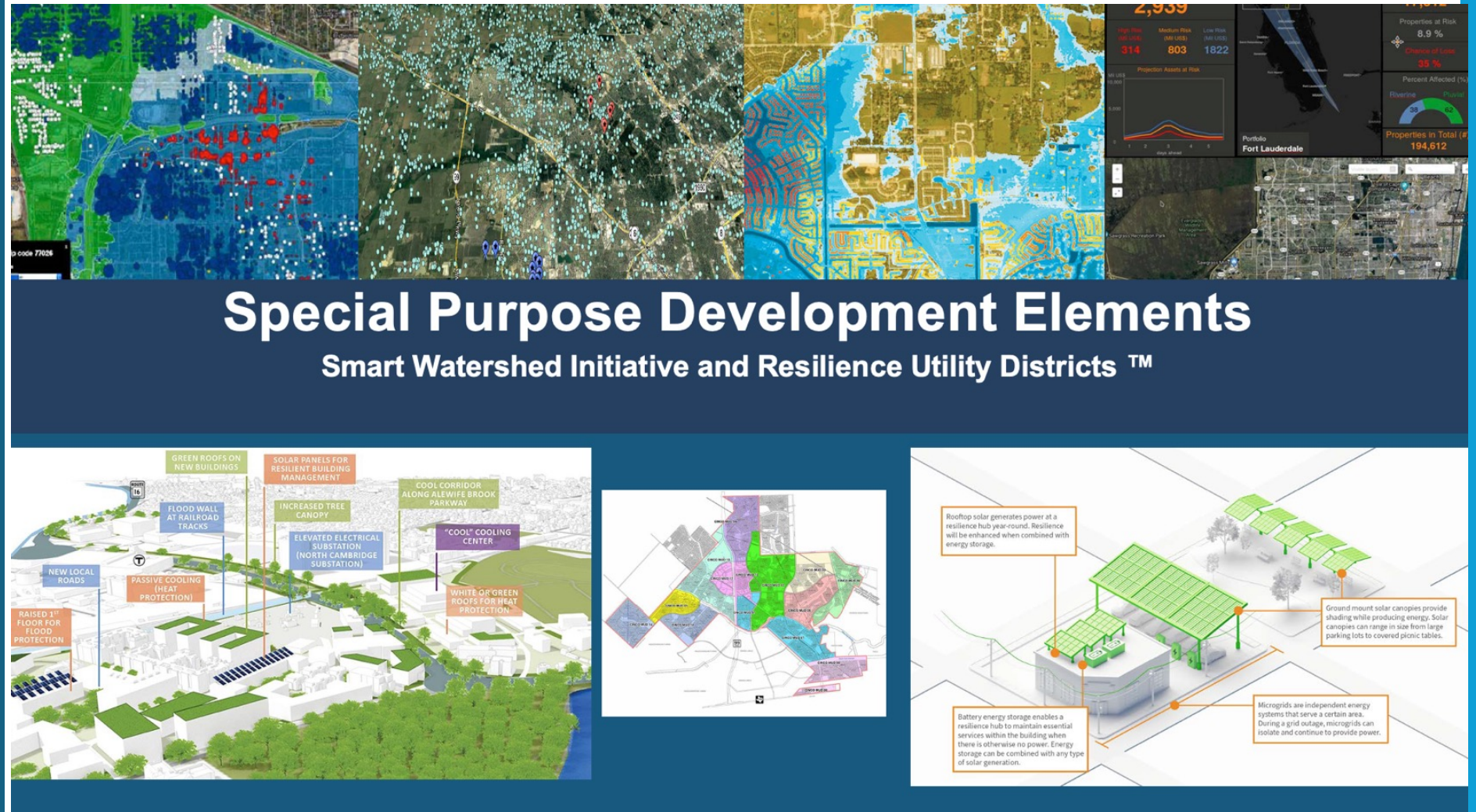
Response: Large Scale Disaster Mitigation Design, Development, and Hazard Reduction Methods for Residential, Commercial, Industrial, Public-Sector assets, facilities, infrastructure

Social Vulnerabilities

- Health and Pandemics
- Food 'Deserts' and Nutrition Options
- Limited Weatherization and Fortified Structures/Homes
- Limited Broadband and Critical Communications Access
- Training and Certification for New Opportunities in Resilience/Sustainability

Response: Integrated "Thriving Not Just Surviving" strategic programs, projects for homeowners, citizen and civic groups

Alternative Land-Use and Functionality for Higher Values of Resilience



- 6700+ Detention-Retention Ponds = 1-million-acre feet of storage capacity
- 500,000 acres of land for leverage as a distributed grid option
- 2 million square feet of buildings, facilities with potential for additional resilience

Resources are NOT the Challenge

Over \$5 Trillion in Capital Sources Available for Resilience – Alternative Investment



Unlocking and Integrating All Forms of Capital

Community Resilience Bonds

Insurance Backed, Co-Sponsored,
Public-Private Partnered, State-
Local Financed Bonds

Credit Enhancements

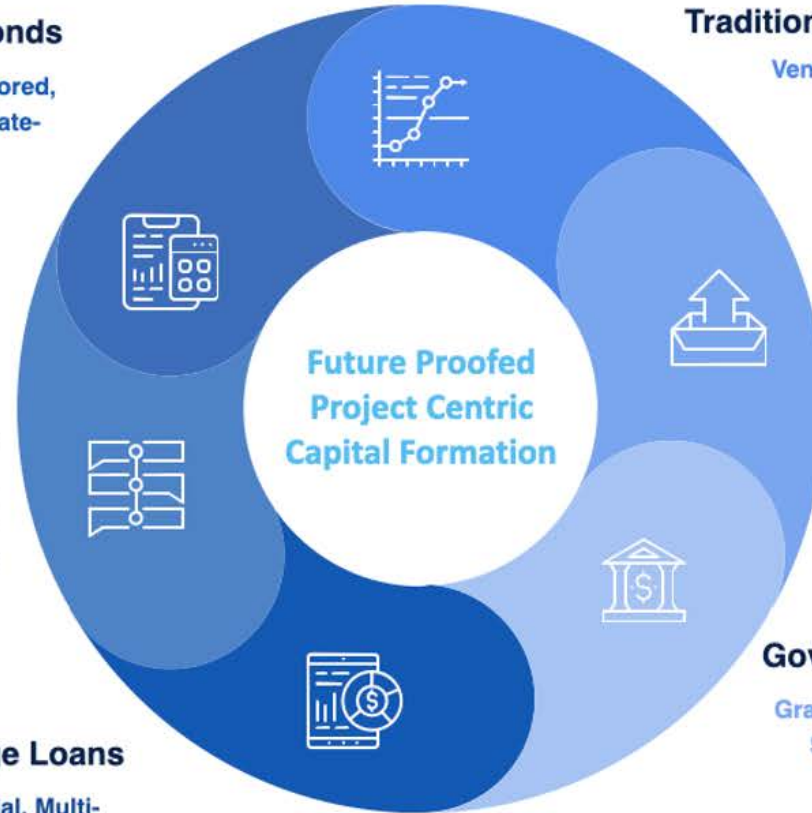
Mortgage-backed Securities,
Collateralized Loans, 3rd Party
Guarantees

Mortgage Loans

Residential, Commercial, Multi-
Use, and Refinance

Impact Rate of Return®

will provide impact- and resilience-focused
ROI modeling, reporting along side traditional
ROI performance



Traditional and Alternative Investors

Venture, Family Office, Philanthropic,
Foundation Allocations

Insurance & Reinsurance

Actuarial Pricing, Capital Markets,
and New Coverages

Government Sponsored

Grants, Tax Incentives, RE Entitlements,
Special Purpose Districts, Agency
Programs

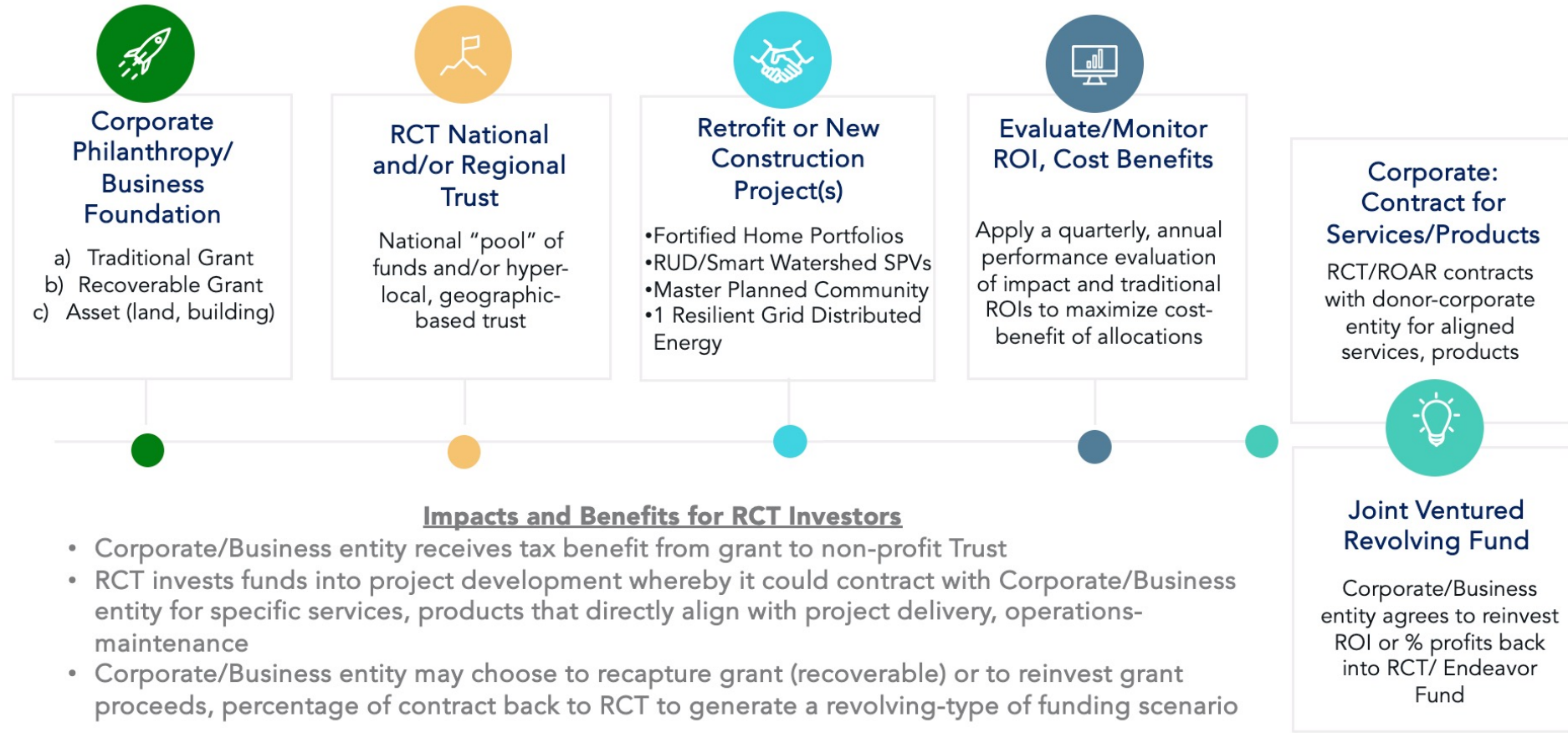


will provide national debt finance
advisory for formation of the
Community Resilience Bonds, SPV
instruments

Accelerating Investment and Impact for Higher Values of Individual, Family, Neighborhood Resilience

Resilience Community Trust

Our Investment Workflow and Framework for Corporate Sponsors





U.S. Small Business
Administration

Strategic Alliance Memorandum for Small Business Pre-Disaster Mitigation



FUTURE PROOFING AMERICA
Resilient Communities, Assets, Infrastructure



Example of What Will Our Projects Do?

Thousands of homes, neighborhoods, communities – once future proofed at the residential level and expanded to commercial and industrial developments – will generate a 1:6 or better cost-benefit for public and private sector (re)insurance, banking-financing, taxpayer resources, and economic competitiveness.

Future Proofing America's Homes, Housing, Neighborhoods



Integrating fortified built environment with food and nutrition, health and wellbeing, communications access, alternative energy, and smart transportation –must become part of the measured performance for future proofing community outcomes.

Roadmap for Residential and Small Business Resilience

Objective: Addressing common challenges to developing residential resilience at scale

Articulate the value of resilience

- Empirical proof of the benefits of creating a more resilient home
- Highlight direct/ indirect costs of doing nothing versus taking action
- Show how diverse businesses, employers benefit from future proofing

Create innovative sources of investing, recurring funding

- Pursue multiple avenues systematically targeting several sources
- Convene diverse skills in a collaborative way to create new funding solutions

Build out a distribution system to drive scalability nationwide

- Apply private sector innovation and efficiencies to do more, faster
- Unleash the power of the economy by tapping enlightened self interest

Houston Implementation, Not Another Study

To achieve an accelerated outcome and to leverage prior work on residential resilience, we propose to

- Create a **R4R Project Template** that shows the steps along the way to developing and scaling a future-proofed residential and small business catastrophe mitigation program.
- Identify and create **R4R Implementation Guidelines** for overcoming key hurdles with specific takeaway points for stakeholders to consider in their projects and programs to keep moving forward
- Apply the Resilience Capital Stack investible instruments to co-fund the **R4R Projects** upon Framework completion and location selection
- Conduct briefings and specific R4R engagement activities within the **FPA Ready for Resilience Campaign**

Why This, Why Now? Community Mutual Risk Pools, Funds

Table 1: U.S. Billion-Dollar Disaster Events (2019-2024) and Potential CMRP Intervention

Year	Number of Events	Total Cost (CPI-Adjusted)	Predominant Disaster Types	Geographies Primarily Affected	Potential CMRP Interventions
2019	14	>\$55 Billion	Severe Storms, Flooding, Tropical Cyclones	Midwest, South, Southeast	Residential retrofits (roofs, windows), small business continuity planning, localized flood barriers.
2020	22	>\$110 Billion	Severe Storms, Wildfires, Drought, Tropical Cyclones	West, Central, Southeast, Gulf Coast	Wildfire defensible space programs, agricultural water conservation projects, strengthening of coastal infrastructure.
2021	20	>\$160 Billion	Winter Storms, Wildfires, Severe Storms, Tropical Cyclones	Texas, West, South, Northeast	Grid resilience measures, improved building insulation standards, advanced weather warning systems.
2022	18	>\$180 Billion	Drought, Severe Storms, Tropical Cyclones, Flooding	West, Central, Southeast	Large-scale water infrastructure projects, community safe rooms, enhanced stormwater management systems.
2023	28	>\$90 Billion	Severe Storms, Flooding, Wildfires	Across the U.S.	Widespread adoption of updated building codes, public awareness campaigns for disaster preparedness.
2024	25	>\$75 Billion	Severe Storms, Tornadoes, Tropical Cyclones	Central, South, Southeast	Strengthening of critical facilities (hospitals, schools), undergrounding of utilities in high-risk areas.

Source: NOAA National Centers for Environmental Information (NCEI)

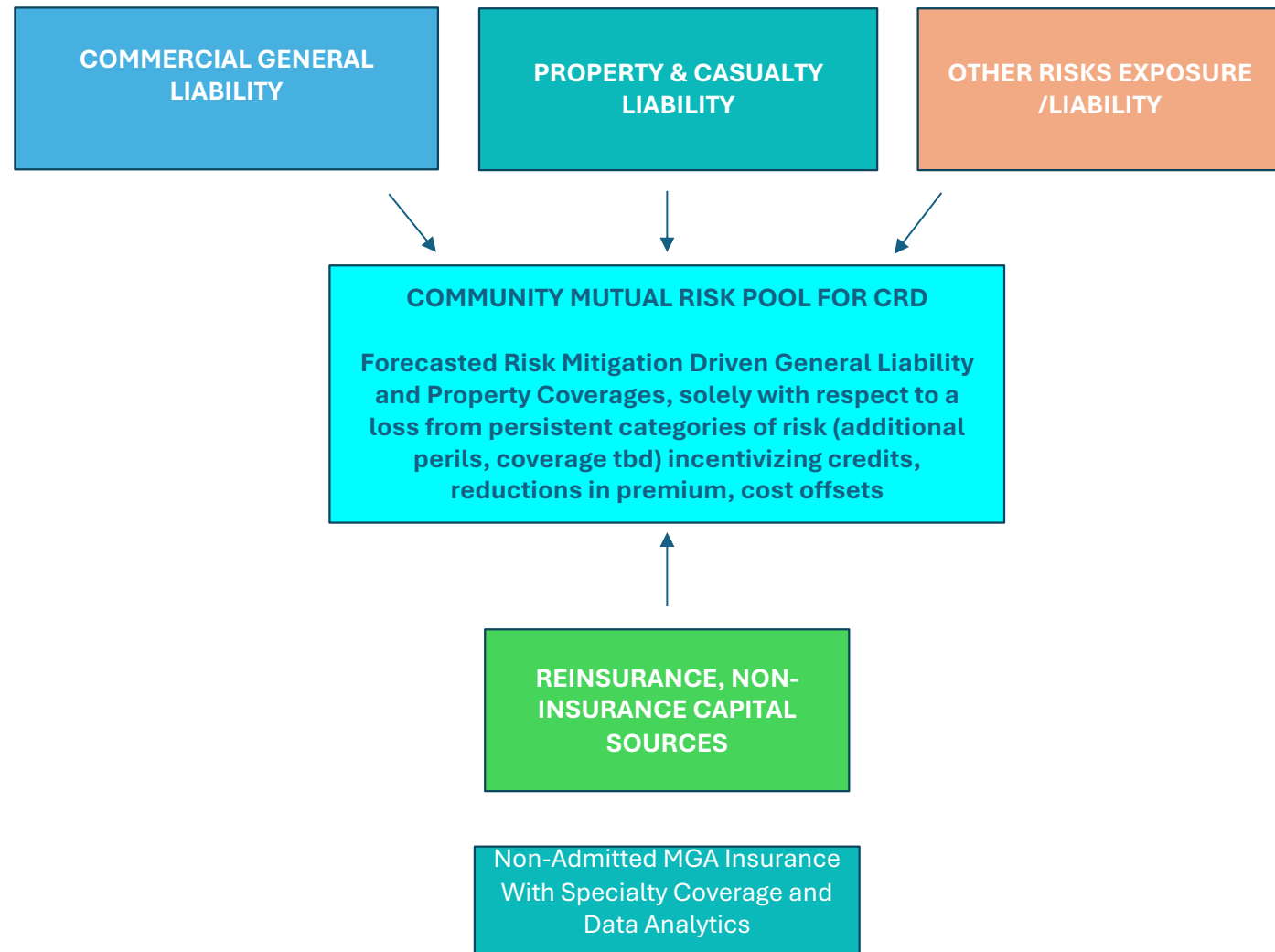
Table 2: Forecasted U.S. Disaster Landscape (2025-2030) and the Strategic Role of a CMRP

Hazard Type	Forecasted Trend (2025-2030)	High-Risk Geographies	Strategic CMRP Focus Areas
Hurricanes & Tropical Storms	Increased frequency and intensity of major hurricanes (Category 3+).	Atlantic and Gulf Coasts	Coastal resilience projects (e.g., dune restoration, seawalls), hardened infrastructure, pre-positioned emergency resources.
Wildfires	Lengthening of the wildfire season and increased acreage burned.	Western U.S., expanding into new regions	Proactive forest management, ignition-resistant construction materials, community-wide firebreak creation.
Inland & Coastal Flooding	More frequent and severe flooding events due to extreme precipitation and sea-level rise.	Coastal areas, riverine communities, urban centers	Green infrastructure for stormwater management, property-level flood mitigation (e.g., elevation), early warning systems.
Drought & Heatwaves	Increased duration and intensity of drought conditions and more frequent extreme heat events.	Western and Central U.S.	Water conservation and recycling infrastructure, resilient agricultural practices, urban heat island mitigation.
Severe Convective Storms	Continued high frequency of severe thunderstorms, tornadoes, and hail.	Midwest, South, Southeast ("Tornado Alley" and "Dixie Alley")	Enhanced building codes for wind resistance, community shelters, impact-resistant roofing materials.

Source: National Climate Assessment, NOAA Climate Prediction Center, and academic climate modeling studies.

“One Community, One Umbrella” Mutual Risk Management

A One Community, One Umbrella Mutual Risk Pool



Challenge: Creating Efficient, Effective, Economical, AND Impactful Resource Allocation, Distribution

Allocated Public,
Private
Resources

Current Challenges

Fragmented,
Disconnected,
Uncertain

Beneficiaries,
Recipients,
Survivors

Ineligible,
Nonbeneficiary
Fraudster

Distributed,
Delivered
Resources

Old & Slow.
Via check,
DD, gift card

Use of Funds,
Spending

No controls,
guardrails,
assurance of use

Data Insights:
Transparency,
Analytics. Reporting

Little to no transparency
nor real-time insights. Often
manual accounting, audit,
reporting



The Solution

Private: NGOS, non-
profits, foundations,
corporates, employers

Public: Fed, State,
Local

Verify People
including
unbanked,
underbanked, and
small businesses

New: Fast,
safe
equitable,
with dignity

Transparency.
Real time data.
Optional
guardrails via
FinTech
Blockchain

Transparency. Real time data,
audit & acct'g Reports
analytics. Optional controls:
Minimize waste, fraud, abuse.
Blockchain's immutable
records

Launch of the Disaster Resilience Fintech Platform



For immediate release

Innovative Disaster Preparedness, Risk Mitigation Payments Platform Launched to Address Urgent Resource Distribution Challenges

HOUSTON, Texas and MIAMI, Florida | November 5, 2025

[Future Proofing America](#) ("FPA") and [Payments As A Lifeline](#) ("PaaL") have jointly announced an alliance in an integrated financial technology platform for real-time payments distribution, data, tracking, impact reporting, and protections against waste, fraud, and abuse - to transform America's current public, private, philanthropic resource distribution for people, communities, and small businesses. **The Disaster Resilience Fintech Platform** ("the Platform") challenges the status quo by unlocking innovation and investment for ensuring communities are thriving not just surviving from one event to the next.

Both organizations are 501(c)(3)s, committed to driving disaster financial resilience across the U.S. The PaaL coalition brings together the top global fintech companies, and leverages unique fintech capabilities – in payments, data capture, automatic accounting and audit, AI and blockchain — enabling full-cycle transparency in delivery of funds, materials, equipment, and critical resources. The **PaaL Fintech Lifeline Hub** ("PFLH") is a central component of the announced nationwide disaster fintech ecosystem.

RESILIENT COMMUNITY NAVIGATORS

A New Upskilled Certification for Cross Cutting Competencies, Expertise
Through A Hybrid In-Class and In-Field Curricula Delivery



INTEGRATING
Existing and Emerging Programs,
Resources into a Packaged
Solution, Workflow



COORDINATING
Within and Across Stove-Pipes of
Federal, State, Local Funds and
Eligibility Requirements, Rules



COLLABORATING
Among Hyper-Local Boots on the
Ground and Community-Based
Leadership



DELIVERING
A 1:6 + Cost-Benefit
Performance and
Transformation

Disaster AND Social Vulnerability Reduction

Leveraging Community Disaster Resilience Zones and other Federal programs, RCNs serve to bridge 'From Surviving to Thriving Neighborhoods and Citizens'

Wrap-Around Services, Resources

Based on existing roles, duties, and competencies, RCNs know how to connect critical dots of services, resources in more efficient and effective strategies

Multiple Stakeholders and Institutions

Where communities are advanced - identify gaps and fill accordingly; where communities are newbies - accelerate engagement beyond traditional disaster case management

Measurable Impact and Performance

A strong spirit of "Get Stuff Done" - a mindset for immediate and sustainable results - no more studies and assessments. 'Score carded' and reported progress!

Once Again...Resources are NOT the Challenge

Over \$5 Trillion in Capital Sources Available for Resilience – Alternative Investment



Unlocking and Integrating All Forms of Capital

Community Resilience Bonds

Insurance Backed, Co-Sponsored,
Public-Private Partnered, State-
Local Financed Bonds

Credit Enhancements

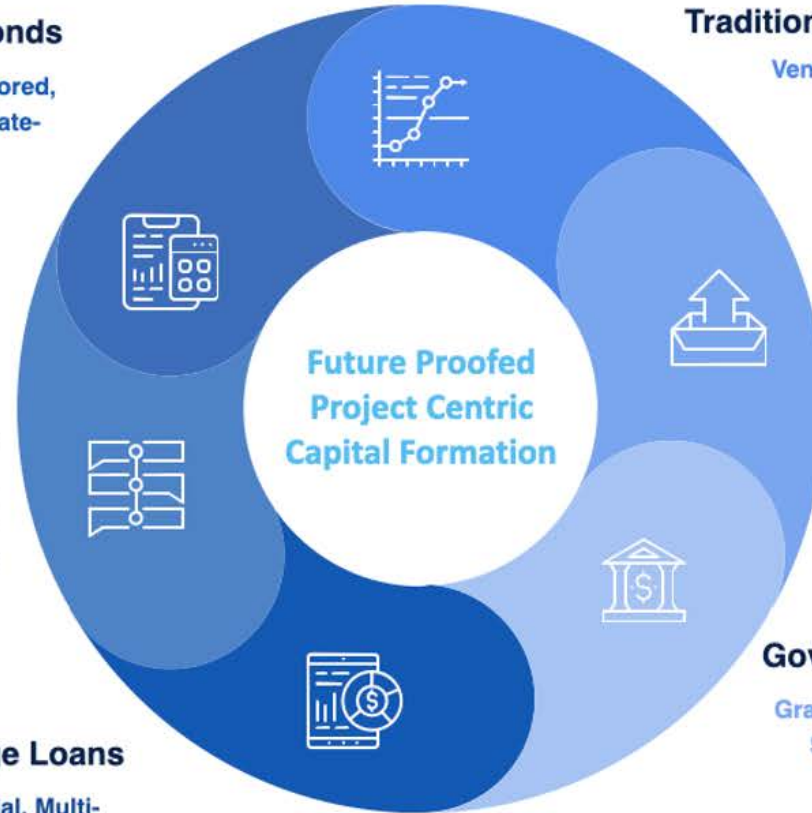
Mortgage-backed Securities,
Collateralized Loans, 3rd Party
Guarantees

Mortgage Loans

Residential, Commercial, Multi-
Use, and Refinance

Impact Rate of Return®

will provide impact- and resilience-focused
ROI modeling, reporting along side traditional
ROI performance



Traditional and Alternative Investors

Venture, Family Office, Philanthropic,
Foundation Allocations

Insurance & Reinsurance

Actuarial Pricing, Capital Markets,
and New Coverages

Government Sponsored

Grants, Tax Incentives, RE Entitlements,
Special Purpose Districts, Agency
Programs



will provide national debt finance
advisory for formation of the
Community Resilience Bonds, SPV
instruments

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