



National Council on Aging

FINAL REPORT 2019

Findings from the Disaster Recovery Assistance Pilot Program

BANK OF AMERICA



Findings from the Disaster Recovery Assistance Pilot Program

Final Report | May 2019

In April 2018, the National Council on Aging (NCOA) received a request from the Bank of America Charitable Foundation to create a pilot program that provides assistance in disaster recovery to low-income older adults through community-based organizations. The pilot program sought to reach low-income older adults through national outreach and holistic casework in local communities in disaster prone areas.

NCOA identified three community-based organizations in Florida and Texas based on their experience providing local services to older adults and their ability to assist clients with benefits applications. The Area Agency on Aging of Palm Beach and the Treasure Coast is located in West Palm Beach, Florida and an established Benefit Enrollment Center (BEC) since 2016. The agency is an aging and disability resource center serving Indian River, Martin, Okeechobee, Palm Beach and St. Lucie counties. The Northeast Florida Area Agency on Aging, dba ElderSource is an established BEC since 2010 serving older adults in Northeast Florida. Care for Elders/Evelyn Rubenstein Jewish Community Center is a local organization in Houston, Texas that is dedicated to informing public policy and influencing community practice to increase access to services and enhance the quality of life for older adults and their families. The grantees conducted outreach and provided individual casework to low-income older adults from April 15 through December 31, 2018.

Outreach and educational events were held throughout the grantees' local communities to advertise the program to those who may have been affected by a natural disaster. Grantees were

provided support from their local Bank of America market managers, who then provided volunteers to support the logistics of the outreach activities. During the outreach events, grantees met with interested clients and performed a screening using BenefitsCheckUp® to identify clients eligibility for Federal benefits and local programs. The local programs vary and may include home repair and housing assistance. The grantees also provided assistance in completing benefits applications such as Emergency Supplemental Nutrition Assistance Program (SNAP) and Temporary Assistance for Need Families (TANF). By enrolling in benefits, clients were able to increase their monthly income by \$250 and/or decrease monthly expenses, thereby allowing the client to free up some of their income to prepare for the next natural disaster by creating a small savings account. Finally, caseworkers assisted their clients in developing a disaster preparedness plan. The plans included an evacuation plan and identifying local resources after a disaster has occurred.

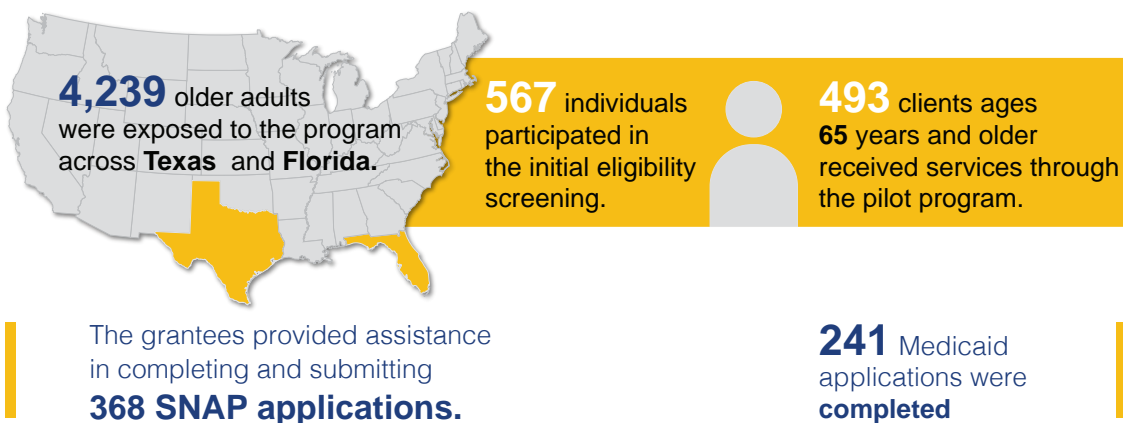
National outreach was conducted through NCOA's BenefitsCheckUp® website. A disaster assistance webpage was created and advertised on BenefitsCheckUp.org. The goal of the webpage was to provide resources to support low-income individuals in preparing themselves and their homes for a natural disaster. The creation of the disaster preparedness plan was based on the functionality of a drop down menu form encouraging website visitors to fill in the appropriate terms applicable to their situation, resulting in the development of a disaster preparedness plan that could be accessed by mobile phone or printed and kept in a safe place during a disaster.

Summary of Findings

The disaster recovery pilot program provided support to 684 clients and educated many older adults on disaster preparedness across Florida and Texas. Overall, the three grantees found that many older adults appreciated that a program focusing on emergency preparedness existed and focused on the low-income

population. The grantees reported a positive relationship with their local Bank of America market managers, however, it was difficult to obtain Bank of America volunteers for events. During the height of the hurricane season, the grantees provided increased program awareness in their communities by educating older adults on the types of benefits they may be eligible for in the aftermath of a natural disaster. At the conclusion of hurricane season, the sites provided follow-up services to existing clients to ensure that they were updating their preparedness plans.

Key Findings from Grantees



Key Findings from Website

- The most unique visitors came from Panama City, Bay County, Florida. This area was devastated by Hurricane Michael in October 2018.
- The second area with a high number of unique visitors was North and South Carolina, specifically the areas where Hurricane Florence hit in September 2018. The counties where the most visitors have developed disaster preparedness plans were among the areas along the coast and inland that experienced heavy snow storms.
- Older adults residing in Paradise, California, an area that was devastated by wildfires, utilized the website to create disaster preparedness plans and access a list of resources.
- Visitors primarily sought housing and nutrition assistance and reported that a disaster had already occurred.

■ Grantee Performance

Area Agency of Palm Beach and the Treasure Coast **West Palm Beach, FL**

356 Clients Assisted, **178% of goal**

Summary of Progress: The Area Agency of Palm Beach and the Treasure Coast exceeded their goal of 200 clients assisted in the first four months of the grant period. They received hurricane preparedness guides for older adults created by their partner, Florida Power and Light, to assist in their efforts for this pilot. The guides were distributed to their clients, at outreach events, and to local energy providers for consumer awareness.

They attributed this strategy for the success they achieved during the grant. At the conclusion of hurricane season, the grantee experienced difficulty talking to clients about disaster recovery and prepared-ness. Clients were confused as to why this topic was brought up. It may be beneficial for future iterations of the program to provide language on the importance of receiving benefits to build financial security and being prepared for the next disaster.

Care for Elders **Houston, TX**

150 Clients Assisted, **75% of goal**

Summary of Progress: Care for Elders implemented an initial plan to serve low-income older adults who were still struggling post Hurricane Harvey. However, Care for Elders experienced a delay in implementing the program as they were unable to secure volunteers to properly staff the events due to situations that were out of their control. The organization participated in eight outreach events over the summer months targeting isolated communities, one event being the Extreme Weather Expo. This was their most successful event of the grant period. As a result

of this event, two older adults were referred to the Better Business Bureau Education Foundation for potential Harvey contractor scams, and a case was sent to Adult Protective Services which resulted in an active abuse investigation. The grantee also attended two additional events in October, which resulted in an influx of clients seeking services. The grantee reported that many clients were grateful for the program and the opportunity to receive personalized assistance. Below is a participant's experience as a result of participating in the program:

“*Ms. Smith, a Harvey victim, contacted Care for Elders for referrals and assistance. Her home was severely damaged during Harvey, and she was on the wait-list for city tear-down and rebuilding assistance. She had nowhere else to go and no firm timeline on when she might receive help, so she tried to see if there was anyone who could help make her home livable in the meantime. She had roof leaks and no heating or cooling units for her home, as the home had sustained electrical damage and she had no money for any of the repairs. She had been unable to secure home repair assistance since her home ultimately would be torn down, and agencies were reluctant to invest thousands of dollars for a short-term solution.*”

A Care for Elders partner agency, Catholic Charities, accepted Ms. Smith's case. The case manager began to advocate on Ms. Smith's behalf with the city, and Ms. Smith's home was placed in the queue. Unfortunately, there was a six-month wait for services. Catholic Charities was able to connect Ms. Smith with resources to tarp her roof to prevent additional leaking and to secure a portable heating and cooling unit that could run in the home and also be usable after the move to a new home. The case manager also assisted Ms. Smith in completing all the paperwork, securing her spot on the list. Now, within a few months, this low-income senior will be in a new, safe home. ”

For 10 years, Care for Elders coordinated a network of senior-serving agencies. Unfortunately, because of funding and priority changes linked to the organization's move to another agency, Care for Elders had not been able to dedicate the time needed to maintain a cutting edge network. Participating in this grant gave the organization a unique opportunity to coordinate the agencies once again to increase their collective impact in Harris County, Texas. Care for Elders used the grant to train/refresh case

managers and other staff at partner agencies in BenefitsCheckUp®. For the first time in the organization's history, multiple agencies came together under one banner to interact with older adults at large community events. It led to stronger inter-agency cooperation and new and strengthened partnerships. Hundreds of people have and will continue to benefit from the work Care for Elders' partners performed under this grant.

ElderSource Jacksonville, FL

178 Clients Assisted, **89% of goal**

Summary of Progress: ElderSource experienced a delay in the implementation of the program due to overlap in contract term dates with their partners. Due to this delay, they began seeing clients on August 1, 2018. They experienced challenges with clients understanding the value in applying for benefits as the nominal amount is lower than expected. The grantee did not anticipate that the screening and application process was tedious,

requiring approximately an hour on average per client. Therefore, they did not initially schedule clients properly. The Jacksonville area also experienced cold weather which provided them with an incentive to attract more clients to the program. At the conclusion of the grant the grantee saw an increase of clients due to the late season winter storms. Below are two examples of how clients benefitted from the program.

“ Mr. K came to our office one morning frantic because he had no phone service. He was no longer able to pay his cell phone bill. We counseled him about the LifeLine program. He was very pleased to learn that as a SNAP recipient he was eligible to receive a cell phone for personal use. While gathering the documents for the LifeLine application he realized that his SNAP benefits and his low-income housing lease were up for re-certification. Council on Aging staff was able to help Mr. K not only apply for and receive a cell phone, we also were able to help him retain his housing and SNAP benefits for another year. ”

“ Mr. White called the Council on Aging to ask for help in applying for food stamps. Due to his heart condition he was unable to work and had to quit his job. He lives with his sister until he can possibly get a place of his own. He had no income and had to depend on his sister for help. Mr. White came to my office and I assisted him in applying for food stamps and medical assistance. He did become eligible to receive foods stamps from the (SNAP) Supplemental Nutrition Assistance Program to help with their food budget. I believe he received a \$149.00 monthly SNAP assistance, which he was so grateful for and quoted “I knew I could get some help here with the Council On Aging,” and he thanked me for my time in helping him. ”

Disaster Assistance Website Resources

The BenefitsCheckUp® Disaster Assistance webpage was launched on October 14, 2018. The disaster assistance webpage overperformed initial expectations to provide services to older adults in select disaster recovery areas. The

website received 934 unique website visitors from October 14, 2018 to March 31, 2019 who have created disaster preparedness plans. When visitors enter the webpage, they are prompted to complete a disaster preparedness plan as shown below in exhibit 1.

Exhibit 1 BenefitsCheckUp® Disaster Preparedness Plan

If you live in an area that was affected by a hurricane or another disaster, you may be able to get special assistance. You can visit www.disasterassistance.gov to find out what kinds of federal help is available, apply for assistance, and to later check the status of your application.

Disaster Preparedness Plans

Fill out the below questionnaire to generate a custom disaster preparedness plan. The printable plan will contain some of the things you need to know before a catastrophic weather event and resources available after the disaster.

Start by entering your zip code and selecting the responses that best match your situation and needs. Click “get plan” after you have responded to each option in the questionnaire to generate your results.

My zip code is and I need information on resources.

The disaster and an evacuation in my area.

I need and I where to go.

After the visitor creates and submits a preparedness plan, a blank family communication plan exercise prompts the visitor to list individuals and their phone numbers in the event of a natural disaster as seen in exhibit 2.

Exhibit 2 Communication Plan

Hurricane Preparedness Plan

The below resources and checklists will help you plan for an upcoming natural disaster or find the resources you need after one has impacted your area.

Family Communication

Where will you meet up if separated

Family and friends contact list to check-in with and report status

Name: <input style="width: 150px;" type="text"/>	Phone number: <input style="width: 150px;" type="text"/>
Name: <input style="width: 150px;" type="text"/>	Phone number: <input style="width: 150px;" type="text"/>
Name: <input style="width: 150px;" type="text"/>	Phone number: <input style="width: 150px;" type="text"/>
Name: <input style="width: 150px;" type="text"/>	Phone number: <input style="width: 150px;" type="text"/>
Name: <input style="width: 150px;" type="text"/>	Phone number: <input style="width: 150px;" type="text"/>

Keep up to Date on Emergency Alerts and Warnings

Be on the lookout for [Wireless Emergency Alerts \(WEA\)](#), which will alert you of extreme weather, and other threatening emergencies in your area.

Mobile Apps

The below mobile apps will provide real-time alerts from the National Weather Service, help you locate emergency shelters, find disaster recovery centers, and more...

- [FEMA Mobile app](#)
- [American Red Cross](#)

Housing & Shelter Assistance

Emergency Shelters may be available if you need to evacuate your home because of a natural disaster. To find shelters in your area, visit the Red Cross or the Salvation Army, or text the word SHELTER and your zip code to: 4FEMA (43362) (standard text message rates apply). To get immediate assistance in your area, you can also call the FEMA helpline at: (800) 621-3362 or (800) 462-7585 (TTY) or go to: www.fema.gov/individual-disaster-assistance.

Quick Tips

Scan Documents: Take a photo or scan important documents: social security cards, drivers licenses, passports, birth certificates, etc. Then save them to a cloud storage service (e.g. Dropbox, Google Drive, iCloud, etc.) or external hard drive.

Exhibit 3 provides a list of tips for preparing the home for a natural disaster, both imminent and future disasters. For example, the first two items on the list are to shut off the gas and electricity in

the event of an imminent disaster, whereas cataloging belongings and installing sewer backflow valves is not a necessity but highly encouraged for preparing one's home.

Exhibit 3 Tips for Preparing Your Home

Prepare Your Home for a Disaster

Take the following steps to prepare your home for a natural disaster.

- KNOW WHERE YOUR GAS SHUTOFF VALVE IS LOCATED:** Shutting off gas before an emergency can help avoid gas leaks and explosions. If unsure, ask your gas company
- KNOW WHERE YOUR ELECTRICAL SHUTOFF IS:** Electrical problems cause an average of 25,900 house fires each year. The risk grows during a disaster. If unsure, ask your local electric company
- Familiarize yourself with where/how to shut off breakers or pull out fuses in the breaker or fuse box
- IF time allows have a professional plumber install sewer backflow valves
- Secure fuel tanks and other heavy objects
- Review insurance policies and contact insurer if you have questions about your amount of coverage
- Catalogue belongings

To assist those who may prefer to remain at home during a disaster, a non-evacuation checklist is included in the resources section to identify the appropriate supplies to stock up on between natural disasters.

Exhibit 4 Non-Evacuation Checklist

Non-Evacuation Checklist	
<input type="checkbox"/>	Water - one gallon of water per person per day for at least three days, for drinking and sanitation
<input type="checkbox"/>	Food - at least a three-day supply of nonperishable food
<input type="checkbox"/>	Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert
<input type="checkbox"/>	Flashlight
<input type="checkbox"/>	First aid kit
<input type="checkbox"/>	Extra batteries
<input type="checkbox"/>	Whistle to signal for help
<input type="checkbox"/>	Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
<input type="checkbox"/>	Moist towelettes, garbage bags and plastic ties for personal sanitation
<input type="checkbox"/>	Wrench or pliers to turn off utilities
<input type="checkbox"/>	Manual can opener for food
<input type="checkbox"/>	Local maps
<input type="checkbox"/>	Cell phone with chargers and a backup battery
<input type="checkbox"/>	Car phone charger

For website visitors who live in flood prone areas, a list of tips to protect their home from flooding is included. The tips are also structured to provide a list of tasks to complete prior to and in the event of an imminent disaster. This list of tips is available to all website visitors.

Exhibit 5 Tips for Your Home

Protecting Your Home from a Flood

If you live in a floodplain, elevate and reinforce your home to make damage less likely during a flood.

Check with a professional to:

- Raise your furnace, water heater, and electric panel to floors that are less likely to be flooded. An undamaged water heater may be your best source of fresh water after a flood.
- Install check valves in plumbing to prevent floodwater from backing up into the drains of your home. (As a last resort, when floods threaten, use large corks or stoppers to plug showers, tubs, or basins.)
- Construct barriers such as levees, berms, and flood walls to stop floodwater from entering the building (if permitted by local building codes).
- Seal walls in basements with waterproofing compounds to avoid seepage through cracks.

Use sand bags when flooding is expected:

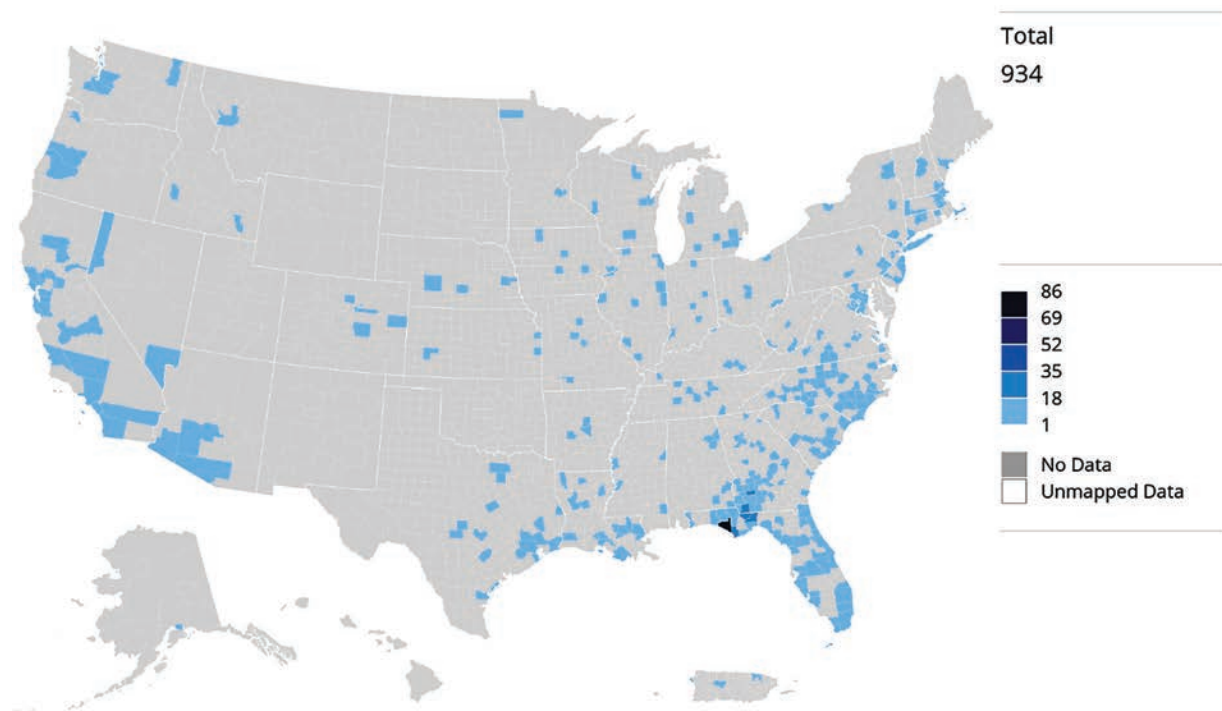
- It takes two people about one hour to fill and place 100 sandbags, creating a wall one foot high and 20 feet long.
- Make sure you have enough sand, burlap or plastic bags, shovels, strong helpers, and time to place them properly.
- If a flood is expected, some communities will offer free sandbags to residents. Be sure to watch or listen to the news so you can access these resources.

The figures below provide additional context to the type of requests the website visitors selected. These figures provided the NCOA team with additional information to determine the best way to serve the clients' needs and identify gaps in the current functionality of the website against the older adult's needs. When visitors enter the webpage, they are prompted to complete a disaster preparedness plan as shown previously in exhibit 1.

For NCOA to better understand clients' needs, the location was tracked by the zip code entered in the disaster preparedness plan. Figure 1 below provides an overview of where website visitors

are located within the United States. The dark blue areas are the areas where 79 or more visitors were tracked which was located mainly in Bay County, Florida, an area that was devastated by Hurricane Michael in October 2018. The initial findings showed visitors from the southern states after a disaster had occurred. During the winter months there was an increase in number of visitors located in the northern states, which may have been due to the winter weather storms. During the month of March, there was an increase in the number of visitors from the Midwest states, which have experienced an increase in flooding events.

Figure 1 Website Visitors Across the U.S.



The number of website visitors peaked during the launch in October 2018. Over time the number of visitors has decreased which may be due to the decline in natural disasters. 934 screenings were completed over a six-month period, with the majority of screenings (571) completed in October and November.

Hurricanes, floods, and wildfires had frequently occurred during those two months. An increase in the number of visitors in January and February may be due to the number of winter storms in the Midwest and Northeast corridors. Finally, the surge of visitors in March may be due to the increased flooding events.

Figure 2 Number of Disaster Preparedness Plans Created by Month

Date	Screening Type	Screenings
Oct 2018	Disaster Assistance: Preparedness Checklist	358
Nov 2018	Disaster Assistance: Preparedness Checklist	213
Dec 2018	Disaster Assistance: Preparedness Checklist	68
Jan 2019	Disaster Assistance: Preparedness Checklist	94
Feb 2019	Disaster Assistance: Preparedness Checklist	54
Mar 2019	Disaster Assistance: Preparedness Checklist	146

Figure 3 shows the type of disasters that website visitors selected when creating their disaster preparedness plans. Currently there are two options in the drop-down menu, hurricanes and flooding. Hurricanes were selected more often

than flooding. Future iterations of the website may include expanding this drop-down to include wildfires, mudslides, earthquakes, tornados, and winter storms to provide more resources while creating a disaster preparedness plan.

Figure 3 Disaster Type

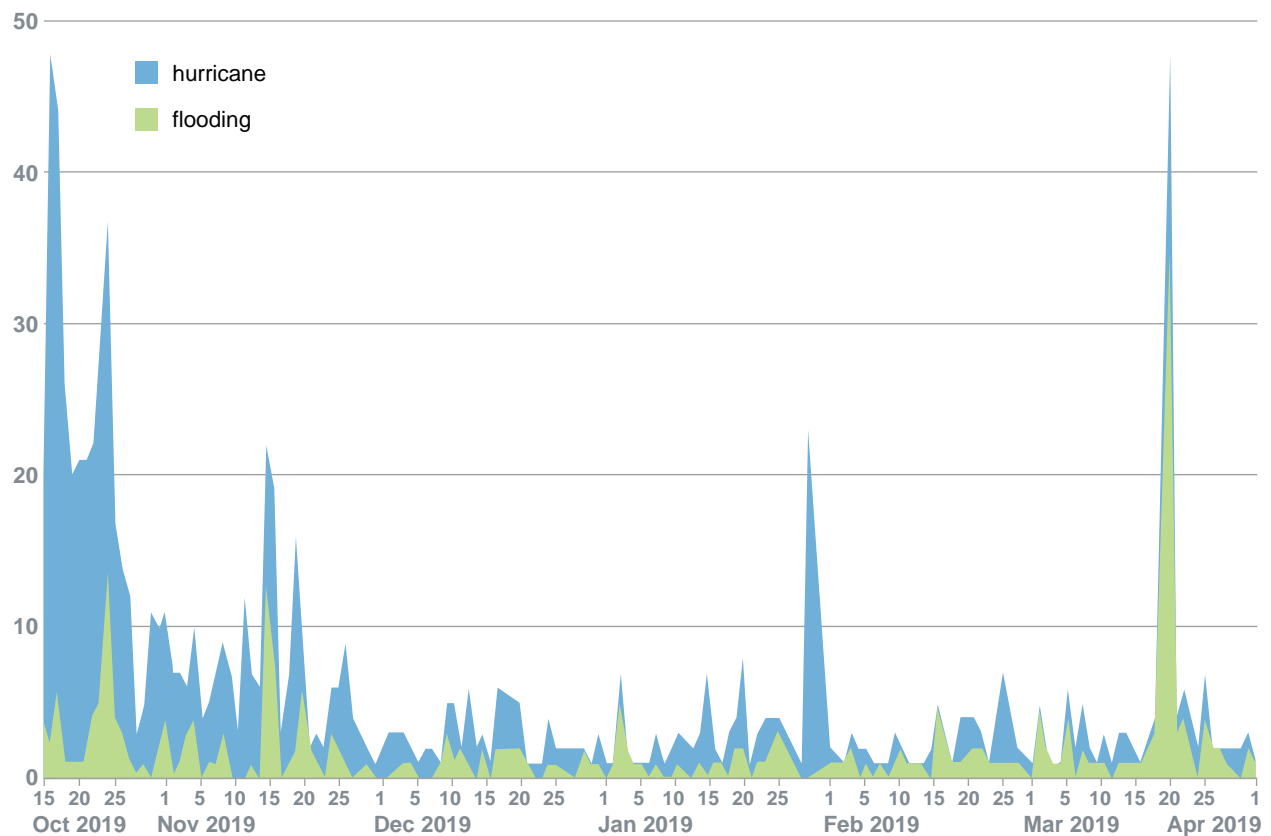
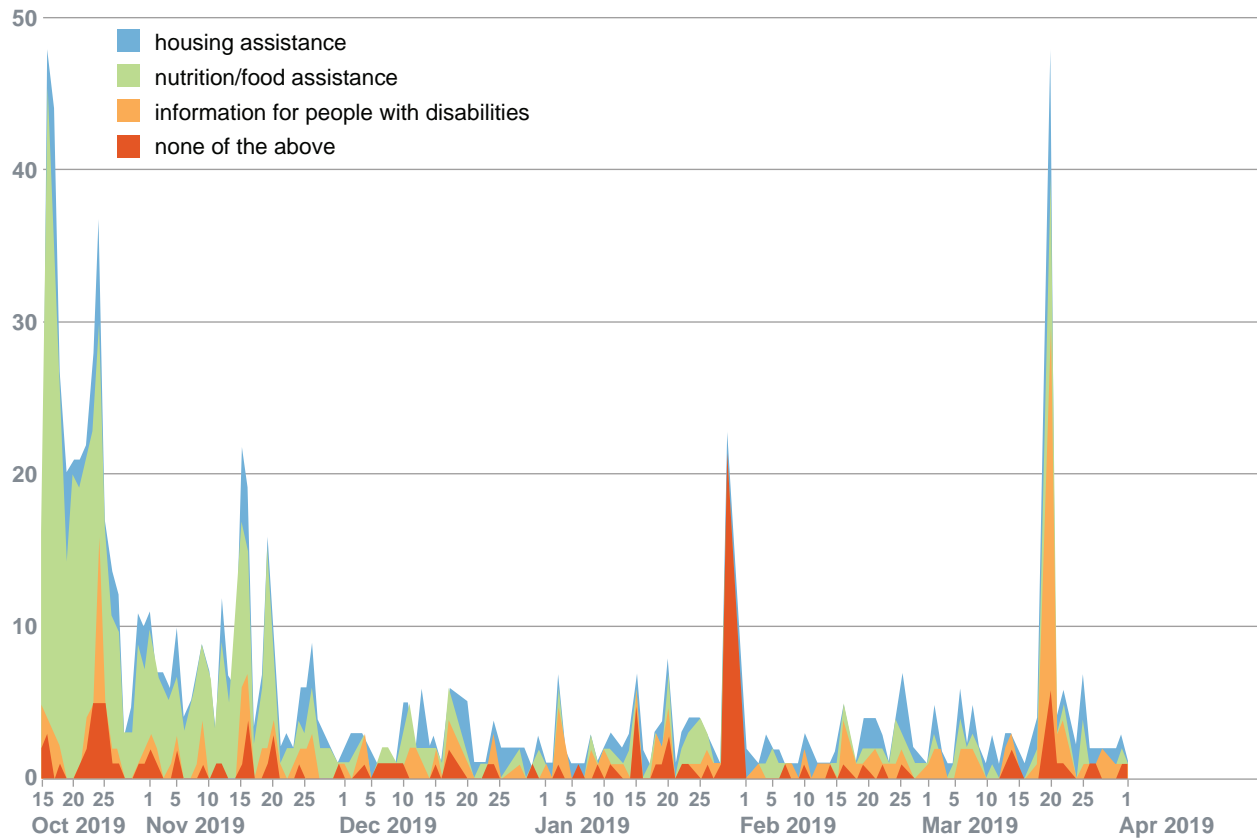


Figure 4 provides an overview of the types of services requested. Website visitors can choose from the selections: “nutrition/food assistance”, “housing assistance”, “information for people with disabilities”, and “none of the above”. Nutrition/food assistance and housing assistance were highly selected. “None of the above” was also selected more than predicted, however, we are not

able to fully determine why this option was chosen at this time. The selection may have been chosen because the other choices did not fit their current situation/needs. Finally, information for people with disabilities was selected as well, an area that was identified as a gap and will be discussed in the recommendations section.

Figure 4 Information on Services Requested



Sustainability

Recognizing that natural disasters are occurring frequently and affect all areas of the country, Bank of America market managers should consider educating their staff and volunteers on disaster resources and develop disaster preparedness plans. It may also be beneficial for market

managers to reengage their partnerships with local community-based organizations and social service agencies to provide aid to their local communities prior to and after a natural disaster. Finally, market managers may benefit from identifying tools to educate the public on the importance of maintaining financial security to be prepared for natural disasters.

Recommendations for the Next Phase

In reviewing the findings from the pilot program, NCOA identified gaps that may be beneficial to address in the next phase of the program. The first identified gap was the lack of services available for individuals with disabilities. For both our grantees and website visitors, there was an overwhelming request to seek services for older adults with physical and/or developmental disabilities. This group is most likely to have difficulty evacuating without assistance when a disaster is imminent. This may include having difficulty physically leaving the home and/or not being able to access transportation. This population may also rely on formal or informal caregivers to meet their daily needs, who should be included in their disaster preparedness plans. The website metrics also support the need for services as evidenced by the high number of website visitors who selected “information for persons with a disability” in the disaster preparedness plan. A full program should include

an expansion of services and resources to meet the needs of individuals with disabilities.

The program would also benefit from expanding the disaster preparedness plan selections to include all categories of natural disasters. Currently, website visitors can prepare plans in the case of a flood or hurricane. Over the past three months, the website visitors were located in areas affected by mudslides, wildfires, earthquakes, and winter storms. The program would benefit from expanding the disaster preparedness plan to include mudslides, earthquakes, winter storms, wildfires, and tornadoes. Another gap identified was the lack of services available to assist low-income older adults with pets with disaster preparedness and evacuation. Low-income older adults are less likely to evacuate if they are unaware of pet-friendly shelters. The program may benefit from a partnership with local pet stores that may be able to share information for households with pets, including access to pet carriers and supply of food. This expansion should also include older adults who reside on farms and need assistance evacuating their livestock.

Finally, the program may benefit from the development of a coordinated network of disaster-related services. This network may be comprised of local programs, national partners, and/or corporate sponsors. Over the course of this pilot program, NCOA has received many inquiries about the expansion of disaster related programs from

organizations such as the National Community Reinvestment Coalition, American Bankers Association, Office of the Comptroller of the Currency, and NCOA's Benefit Enrollment Centers. There are many opportunities to develop partnerships to better serve and prepare low-income older adults for disasters on a national level.