



Mission: Shrink time between disaster and recovery



BUILD



SHARE



PREPARE



ADVISE



ADVOCATE

Client Story - Share Client



**Audrey & Jamaica Hawkins supported by
Louisiana Just Recovery Network/Healthy
Gulf**

Mission: Why We Exist



SBP exists to fortify people and communities against being pushed beyond their breaking point by **shrinking time between disaster and recovery.**

While we can't prevent natural disasters, we believe we can prevent some of the suffering and long-term derailment that comes with them.

- **ECONOMIC MOBILITY:** *Home* is at the intersection between upward economic mobility and negative generational impacts
- **CLIMATE ADAPTATION:** Climate change is causing more extreme weather to occur
- **ECONOMIC & RACIAL EQUITY:** Disasters disproportionately impact under resourced communities, older adults & communities of color; recovery programs are not equitable

What we do: A proactive & holistic approach



BUILD

We rebuild homes and communities to be more resilient after disaster

PREPARE

We reach millions of at-risk homeowners each year to educate them about risks and actions to take to mitigate them

SHARE

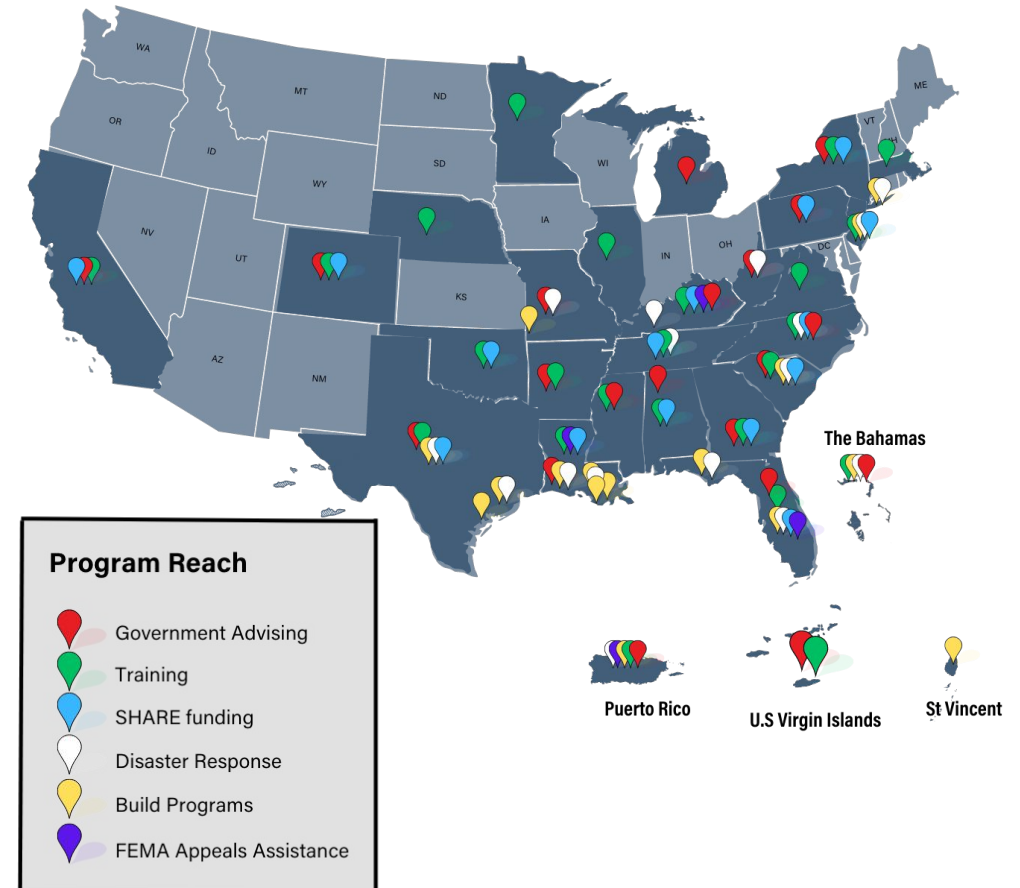
We share findings, training, and AmeriCorps members with nonprofit partners so more families can be served faster and with greater efficiency

ADVISE

We provide disaster recovery advisory services for local and state leaders to ensure federal funding reaches those most in need faster

ADVOCATE

SBP's policy recommendations are changing the way America prepares for and recovers from disasters





BUILD: Toyota Production System and SBP





Goals for Training

- Review SBP's BUILD Program
- Understand some principles of the Toyota Production System (TPS), how its application transforms systems and outcomes
- Consider how to apply TPS to your programs




How BUILD Works...





What Toyota Found...



	2008	2009	2010	2011
	\$1,593,826	\$4,817,197	\$6,080,280	\$9,397,215
	6,372	8,262	9,273	10,745
	78	54	77	75

RESULT...



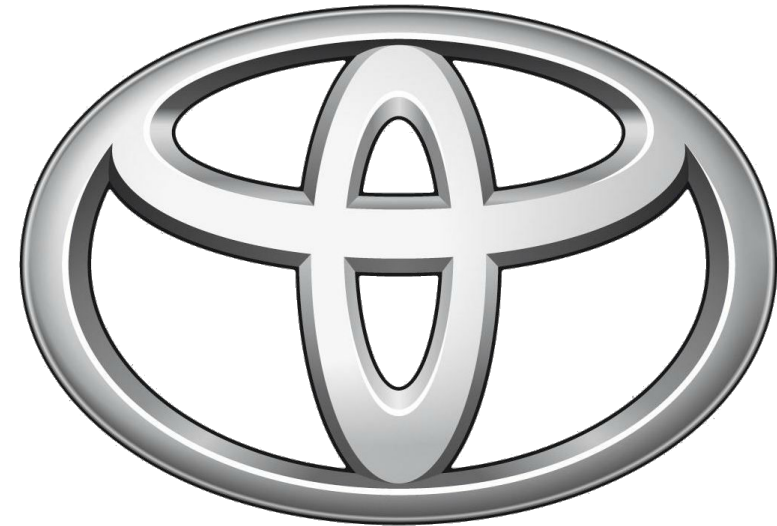
116 days → 61 days

Coming Home: Build Quality Homes, More Quickly





+



TOYOTA

How do SBP & TPS come together?



TPS is a collection of tools and best practices - when applied **there are better results and improved customer satisfaction.**

SBP knows that the disaster recovery landscape requires **improved predictability and faster recovery for at-risk and hurting communities.**

SBP leverages TPS tools to create an culture of continuous improvement and position team members to solve problems and achieve goals.

Embracing TPS



Board buy-in

Top leadership buy-in



Basic Principles of TPS

1. Measure Ahead/Behind
2. Visualization of Process **in pursuit of**
 1. Reduction of Muda (Waste) **through**
 2. Kaizen (Problem Solving/Continuous Improvement)



Measure Ahead/Behind

Define
Success



Set
Goals



Track
KPI's

Measure Ahead or Behind



Pre-TPS

**Get Enough
Volunteers**

Get Enough Clients

Get Enough Money

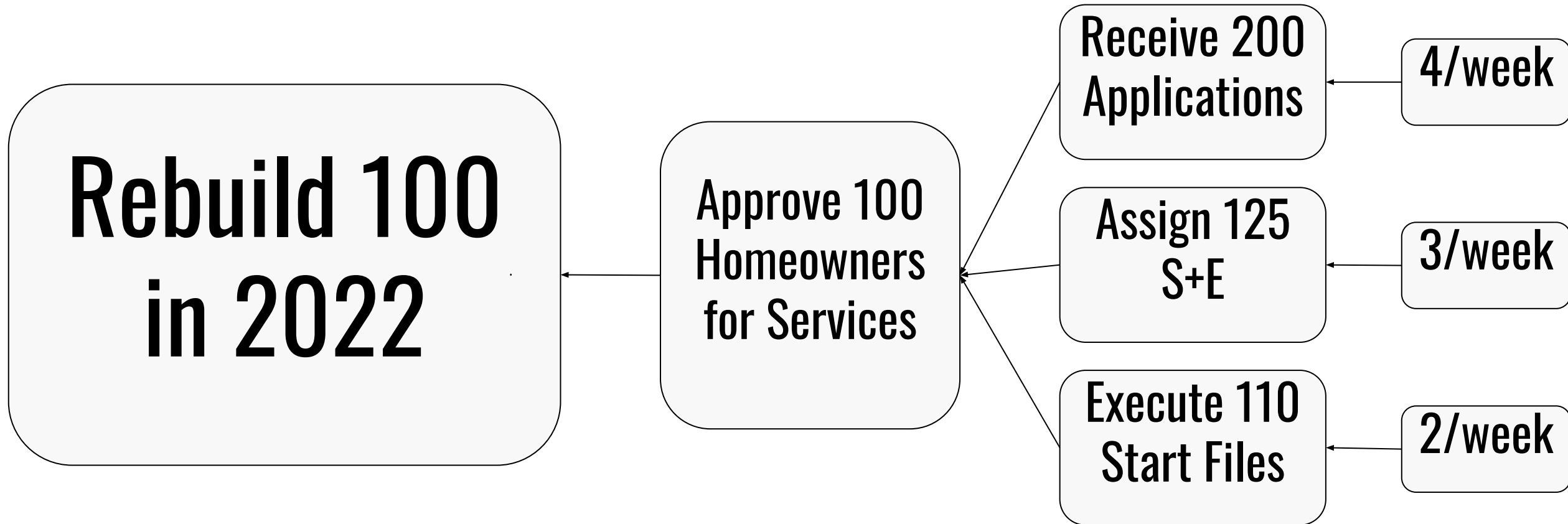
Rebuild Fast

**Get Enough Tools and
Material**

**Get Enough
AmeriCorps**

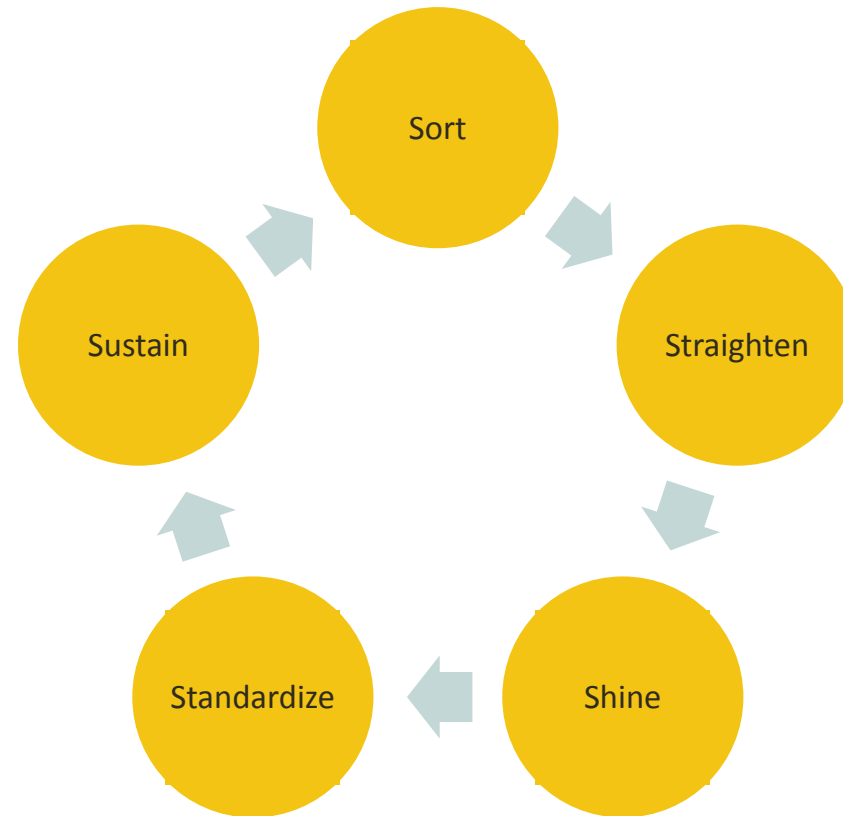
Get Enough Staff

Measure Ahead or Behind With TPS





Visualization of Process



Visualize The Process



Construction Board



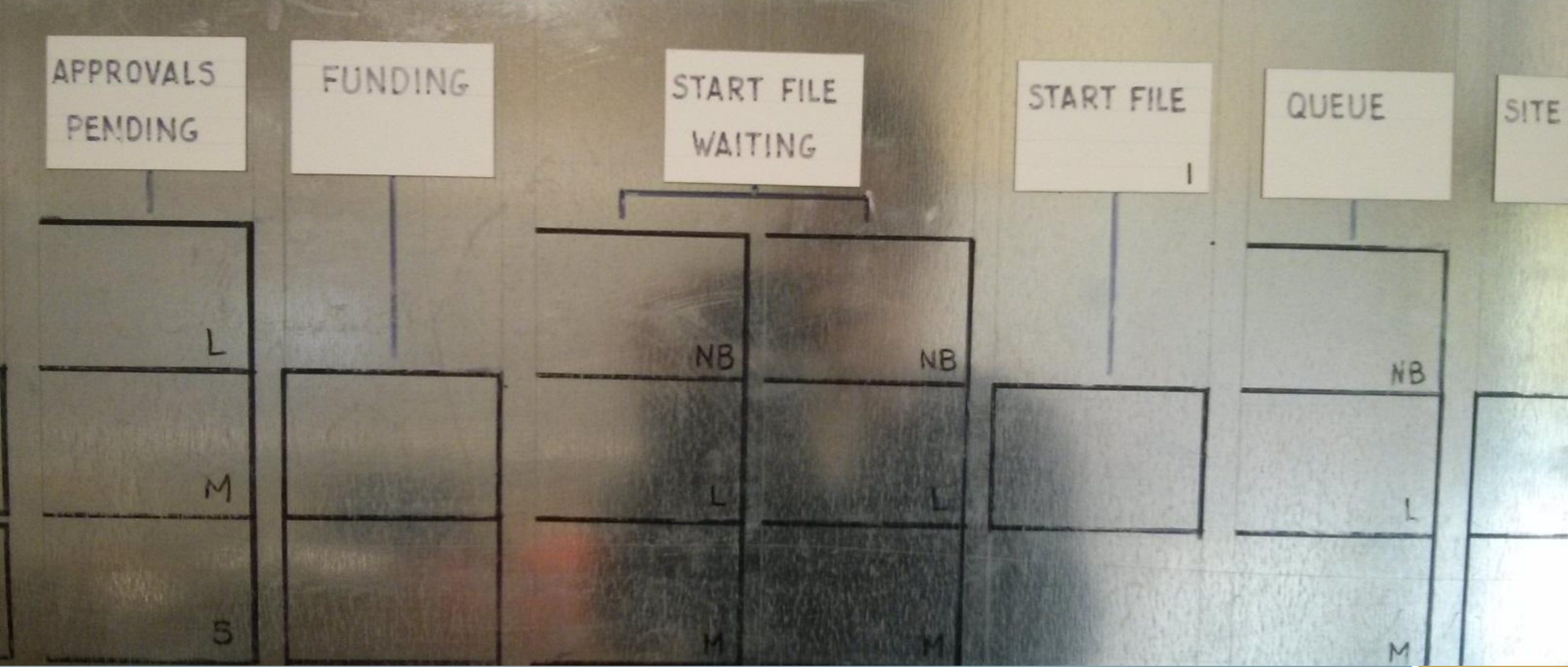
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Construction Board



FL	FL	FL	T	T
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/	/	/	MD	MD

Client Board



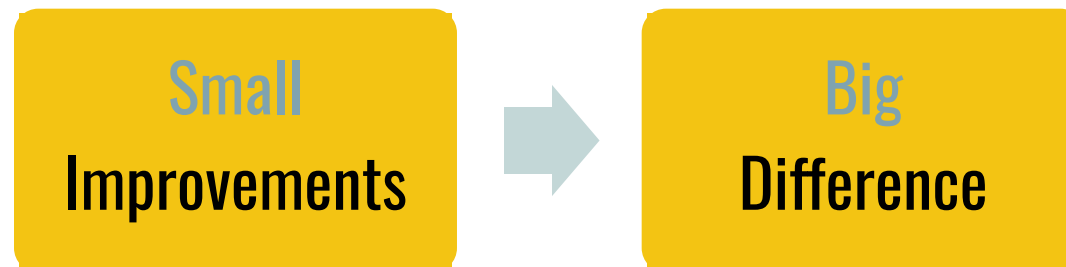


Reduction of Muda (Waste)

- ☐ Defects
- ☐ Overproduction
- ☐ Waiting
- ☐ Unused Talent
- ☐ Transportation
- ☐ Inventory
- ☐ Motion
- ☐ Extra Processing



Foundational Element of TPS



BUILD Culture - Continuous Improvement



Three Pillars of Continuous Improvement

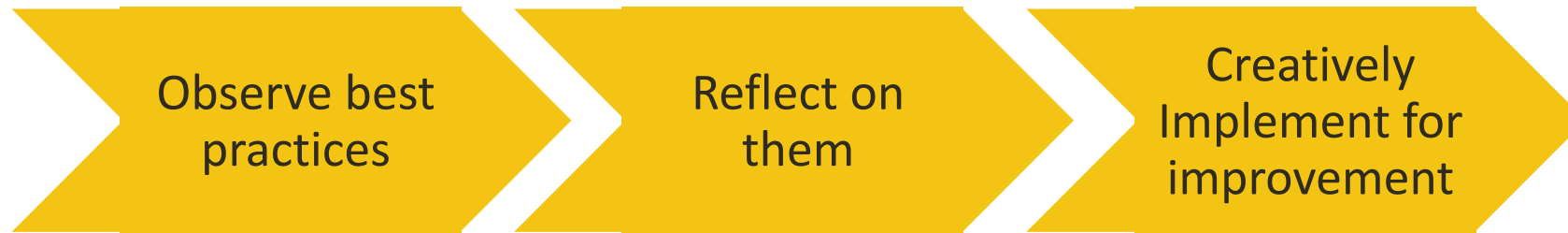
- ▶ **Goal setting.** Work towards ambitious goals and celebrate accomplishments
- ▶ **Status at a glance.** Visualize processes to make the ahead or behind status known to all team members
- ▶ **Problem solving.** Analyze problems to identify the root cause and define the true cause & effect of the problem.

Why?

- SBP is deeply committed to specific and measurable goals so to provide transparency on our ahead/behind status
- Knowing our status allows us to use TPS tools to problem solve and improve our processes
- When we problem solve to reach or exceed our goals **we help more people.**



Yokoten (Sharing Knowledge)



Not about replicating a process but rather encouraging Kaizen



Action Steps

- Start from where you are - realistically define your current status
- Define your success - what is **your** ideal state
- Build a roadmap to get to your goal
- Commit to a long-term process - Break large jobs into small tasks
- Quick wins and celebrations



SBP's way is not the only way to implement TPS



Questions?

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[Our Share Website](#)



Recovery: Getting Started

California

Approaching the Recovery Process



- ▶ You are your best advocate.
- ▶ You can, and should, appeal decisions you disagree with or do not understand.
 - ▶ Document everything.
 - ▶ Keep at it.

**Disaster Distress Helpline:
1-800-985-5990**

Agenda



- ▶ What to expect
- ▶ Insurance
 - ▶ Avoiding Contractor Fraud
 - ▶ Muck & Gut, Mold Suppression



1 What to Expect

Information, Activities & Assistance

Financial Resources & Support



Legal Services Support

- ▶ **Disaster Legal Assistance Collaborative**
 - ▷ Disaster Helpline (888) 382-3406
 - ▷ California Free Legal Answers
www.cafreelegalanswers.org
- ▶ **Bay Area Legal Aid:** (800) 551- 5554l
 - ▷ <https://baylegal.org/>
 - ▷ CA Winter Storm specific page -
<https://baylegal.org/new-resource-benefits-and-health-care-rights-for-those-impacted-by-flooding/>

Additional Homeowner Resources:

- ▶ **Thrive Alliance Resource Page:**
 - ▷ <https://www.thrivealliance.org/storm-flood-recovery>

Homeowner & Flood Insurance Support

- ▶ **CA Department of Insurance:**
 - ▷ Winter Storm /Flood Page -
<https://www.insurance.ca.gov/01-consumers/140-catastrophes/FloodFacts.cfm>
- ▶ **United Policyholders:**
 - ▷ <https://www.uphelp.org/>
- ▶ **Flood insurance:**
 - ▷ 800-759-8656 or floodsmart.gov

Critical CA-specific Resources!

Financial Resources* for Recovery



Main Sources of Assistance

Where/when available, such as:

- ▶ Insurance
- ▶ Individuals and Households Program (FEMA)
- ▶ Disaster Home and Property Loan (SBA)
- ▶ Charitable Aid

Other Sources of Assistance

Where/when available, such as:

- ▶ Mortgage Forbearance Programs
 - ▶ Credit Card and other Loan Forbearance Programs
- ▶ Disaster Unemployment Assistance
- ▶ Disaster Supplemental Nutrition Assistance (D-SNAP)
- ▶ Farm & Agricultural Assistance
- ▶ Loan Hardship Programs

*Assistance amounts vary by individual situation, losses, eligibility and resource availability

Check out [SBPprotects.org](https://www.sbpprotects.org) for additional information and resources.

Managing Existing Financial Obligations



Contact to discuss payments options and loan hardship, deferment, or forbearance programs:

- ▶ Mortgage lender
- ▶ Credit card companies
- ▶ Utility companies and
- ▶ Student loans
- ▶ Auto Loans
- ▶ Home service providers (phone, cable, internet, etc.)

Accessing Assistance Programs



Commonly Required Information

- ▶ Social security number
- ▶ Insurance information (policies, claim letters)
- ▶ Financial information (recent pay stubs, tax returns, bank statements, disaster assistance received from other sources)
- ▶ Housing information & proof of residence/ownership prior to disaster (deed, mortgage, lease, utility bills)
- ▶ List of personal and household items damaged by storm and value
- ▶ Actual lists of damages caused by disaster (photos and videos of damage taken room by room)



2

Insurance

Tips for working with your insurance company

Filing A Homeowners Insurance Claim



1. Contact your insurance company ASAP and get a complete copy of your policy.
2. Document everything - conversations, etc.
3. Get written estimates from 2-3 contractors for repairs (if possible).
4. Work closely with your claims adjuster and keep a paper trail of your communication.
5. Don't feel rushed to agree to a settlement amount or in selecting a contractor.
6. Spend settlement money on what it was intended for.

If you don't have a recent home inventory, check social media for home photos.

Save ALL receipts!

Check out United Policyholders at <https://www.uphelp.org/> for more detailed guidance!

What It Covers



Depends on the terms and limits of your individual policy:

Homeowners/Renters Insurance

Losses caused by wind, wind-driven rain, & other covered perils, but NOT flooding

- ▶ \$ to repair/replace covered losses to home and personal property
- ▶ \$ for additional living expenses (ALE) if displaced from home for covered repairs/rebuilding
- ▶ Other disaster-related needs as covered in your policies

Flood Insurance

Losses caused by flooding

- ▶ \$ to repair/replace covered losses to home and personal property
 - ▷ Does not cover personal property in basements.
- ▶ Up to \$1,000 for eligible preventative expenses (like sandbags)
- ▶ Up to \$30,000 to help meet building code requirements for flood mitigation
- ▶ Does not cover additional living expenses; seek assistance from FEMA



3 Avoiding Contractor Fraud

Selecting the best contractors

Choosing a Contractor



Be Diligent in your Search

- ▶ Get recommendations from:
 - local building associations
 - Chambers of Commerce
 - Better Business Bureau
- ▶ 2 written estimates with detailed material & labor costs
- ▶ Do not disclose your settlement amount to your contractor
- ▶ File a police report and file a claim against your contractor.

Watch for Warning Signs

- ▶ Solicits door-to-door
- ▶ No ID, licensing or insurance
- ▶ Won't provide estimates in writing
- ▶ Demands full payment before work
- ▶ Requests payment in cash
- ▶ Asks you to sign over claim check
- ▶ Asks for a deposit to "hold your place in line"

Note: In CA, contractors are limited to a deposit amount of either 10% or \$1,000, whichever is LESS!

Protecting Yourself Against Fraud



Contractor fraud is common after disaster.

- ▶ Taking your money and disappearing without completing work
- ▶ Charging you above fair market rate
- ▶ Charging you for low quality, incomplete, incorrect or unnecessary repairs
- ▶ Working without proper permits and licenses



Remember to talk with your insurance agent before making any permanent repairs.

- ▶ **Visit SBP's "Protect Yourself from Contractor Fraud" Guide on SBPProtects.org**

Before Hiring a Contractor



Know Licensing & Permit Needs

- ▶ Call your local building department for local licenses & permit requirements.
- ▶ Check with your State license department to verify valid licensing and workers compensation coverage:
 - ▷ Contractor license verification:
(800) 321-CSLB (2752) or <https://www.cslb.ca.gov/onlineservices/checklicensell/checklicense.aspx>

See SBP's *Contractor Fraud Checklist*



4 Muck & Gut, Mold Suppression

Best practices for preventing further damage

Mucking



- ▶ Open all windows to help create air flow.
- ▶ Remove mud and small debris with shovels and/or brooms.
- ▶ Remove large furniture items/appliances.
- ▶ Remove anything that is or was wet, exposed to mold, or was in a room that took on water.
- ▶ Salvage any items that did not take on water, or are water resilient.

Materials



Non-Salvageable

- ▶ Porous materials
 - ▷ Upholstery, rugs, textiles, books/paper
- ▶ Composite wood materials cannot be properly treated
- ▶ Materials that have extensive mold damage or that have rotted

Salvageable

- ▶ Non-Porous materials
 - ▷ Metal, ceramic, glass, plastic, etc
- ▶ Waterproof materials
 - ▷ PVC, Vinyl, etc.
- ▶ Solid Wood (i.e.: furniture or cabinets)

Gutting - Overview



- ▶ Remove construction materials that got wet, are moldy, or damaged
- ▶ Cabinets → Trim and Doors → Drywall → Insulation → Floors
- ▶ Remove all nails, screws, staples from studs

Using a Moisture Reader



- ▶ Use correct setting
 - ▶ Wood vs Bldg
- ▶ Stick both prongs into material for accurate read

- ▶ 0-15% is considered dry
- ▶ 16-19% is questionable
- ▶ 20% or higher is wet



How To - Drywall + Insulation



Remove

- ▶ Drywall, paneling, insulation
- ▶ Any wall/ceiling material that is preventing wet insulation from being removed
- ▶ Remove materials to a point 2ft past where the damage stops.
 - ▷ CA Note: If you need to remove drywall above electrical outlets/boxes, you will need a contractor's license!

Salvage

- ▶ Shiplap can be treated
- ▶ Concrete can be treated
- ▶ Plywood/OSB can be treated
- ▶ Tiles if they are on a concrete backer board

How To - Flooring



Remove

- ▶ Carpet should go first!
 - ▶ Don't forget about carpet tacks
- ▶ Laminate and hardwood
- ▶ Any flooring that is on a Plywood/OSB subfloor that got wet

Salvage

- ▶ Tiles if subfloor underneath is okay
- ▶ Vinyl can be removed and reinstalled
- ▶ Linoleum, if no water got underneath
- ▶ Concrete subfloors

How To - Utilities



- ▶ HVAC - before turning on your HVAC, have your system inspected to verify it is free of mold
- ▶ Electrical - consult a qualified electrician regarding replacement of electrical items (outlets, switches, breakers, wiring) that took on water

Examples



Flooding Damage



Hurricane Damage



How To - Cleaning



- ▶ Clean as you go to prevent tripping hazards
- ▶ Don't over fill garbage bags
- ▶ Check that nails/screws are all removed
 - ▶ Baseplates and top plates are commonly missed!
- ▶ Sweep and Shop Vac
- ▶ Dry out the house with fans, dehumidifiers, opening windows, etc

Mold Suppression - Definitions



Mold Suppression: Using chemicals and other equipment such as dehumidifiers, fans, and air scrubbers to remove abnormal mold and mildew growth.

EPA-registered Fungicides: Cleaning agents specifically intended for killing mold and other fungi, both on AND below the surface of contaminated materials.

- *Common brands: Concrobium Mold Control, Fiberlock Shockwave*
 - *CA Note: Shockwave has been in short supply! Try looking for Concrobium!*

Do Not Start if:



The home is not closed in:

- ▶ Leaking roof
- ▶ Broken windows or doors
- ▶ Water can get in from outside

Moisture level isn't at or below 17%.

- ▶ A moisture reader will be needed to determine this



Order of Removal

1. Work gloves
 2. Tyvek suit, flipping it inside out as you do so
 3. Nitrile gloves, without touching the contaminated area of the gloves with your bare hands
 4. Eye Protection
 5. Respirator
- ▶ Collect all contaminated consumables in a garbage to be thrown away
 - ▶ Eye Protection, respirators, and all tools should be wiped down with disinfecting wipes
 - ▶ Work gloves should be set aside to be washed
 - ▶ Wash hands/use hand sanitizer

Tools



1. Wire Brushes
2. Lumber Crayons
3. Shop Towels
4. Spray Bottle/Spray Jug
5. Concrobium/Shockwave
6. Dehumidifiers or Fans



How To



1. Scrub all exposed wood with wire brush
 - a. Studs, base/top plates, joists, sheathing, etc.
 - b. This opens up the wood fibers/pores
2. Mark each scrubbed side with an X
3. Spray the scrubbed wood with fungicide
 - a. Be liberal in application, but do not drench
4. Wipe the wood to remove any remaining mold spores
5. Circle the X's to indicate spraying is done
6. Do a final clean (sweep, shop vac, etc.)

Next Steps



- ▶ There should be no visible signs of mold or moldy odors.
- ▶ Allow 24-48 hours for drying
- ▶ If moisture levels are at or below 17%, rebuild process can begin
- ▶ Check with your buildings department and your insurer to learn if any inspections are necessary before you rebuild. Any clearance inspections must happen BEFORE rebuilding begins.

Resources



PDF Guides:

- [SBP's Muck and Gut Guide](#)
- [SBP's Mold Suppression Guide](#)

Youtube Video Links:

- [Muck and Gut Tools Video](#)
- [General Muck and Gut Process Video](#)
- [The Truth About Mold Video](#)
- [Supplies for Mold Suppression Video](#)
- [Step-by-Step Mold Suppression Guide Video](#)



Wrap Up & Break