



2019
ANNUAL REPORT



CO-FOUNDER & COO
Liz McCartney



CO-FOUNDER & CEO
Zack Rosenberg

Founders' Letter

As we look back at what we accomplished in 2019, it is not possible to do so without looking through the lens of COVID-19 or the lens of racial justice and equity. We are proud that we have rebuilt homes for hundreds of families, sped recovery for tens of thousands through our government advisory services, and increased resilience for hundreds of thousands of home and business owners.

Now more than ever, we understand the importance of having a safe place to call home and that a safe, secure home isn't equally accessible to all. It is clear the most vulnerable suffer the most because for them recovery takes the longest after disaster. Despite achieving the American dream of homeownership, they have little-to-no safety net. Today, as we are being told that staying home is the safest thing we can do, we realize that our rebuilding work is profoundly important for those who need it. During this time, our aim is underscored: We want people to never need our rebuilding services.

We believe that people are hardwired to help and driven to solve our most challenging issues. That innate compulsion lives within each of us. It just needs to be unleashed. It's the preventable human suffering that drives our necessity to repair and reform the disaster resilience and recovery system. Together, we can create resiliency for more families, begin to bridge the housing equality gap and ensure families retain the equity built in their homes over generations.

When we arrived in St. Bernard Parish six months after Hurricane Katrina, we couldn't believe that rebuilding had not begun. We saw then and continue to see signs that the system of disaster recovery is broken, causing many people to reach their breaking point while trying to navigate the dysfunctional system. By creating resilience – preparing people before disaster, helping them navigate recovery after, developing upstream solutions and rebuilding efficiently – SBP restores opportunity and security for people and communities.

As you read this report, know that your generous support of SBP is doing more than rebuilding homes for families. Because of you, people are better positioned not just to survive after a disaster, but to thrive.



Our Mission:
To shrink the time between
disaster and recovery.

Board of Directors



BOARD CHAIR
Francis Bouchard
Zurich Insurance Company

SBP successfully drives transformation framed by a clear set of values, the right set of actions and an unwavering obsession with impact. SBP pursues each of these with a deep understanding of purpose, a deep commitment to innovation, and a deep respect for the communities it serves. From preparing before disaster to advocating for upstream systems change, SBP's holistic approach aims to ensure rebuilding services are never needed. On behalf of the entire Board of Directors, I thank the thousands of volunteers, donors, AmeriCorps members and staff who have helped us make this possible.



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Know Your Fruit



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PACE



Ann Limberg
Bank of America



Zack Rosenberg
SBP

Creating Social Impact

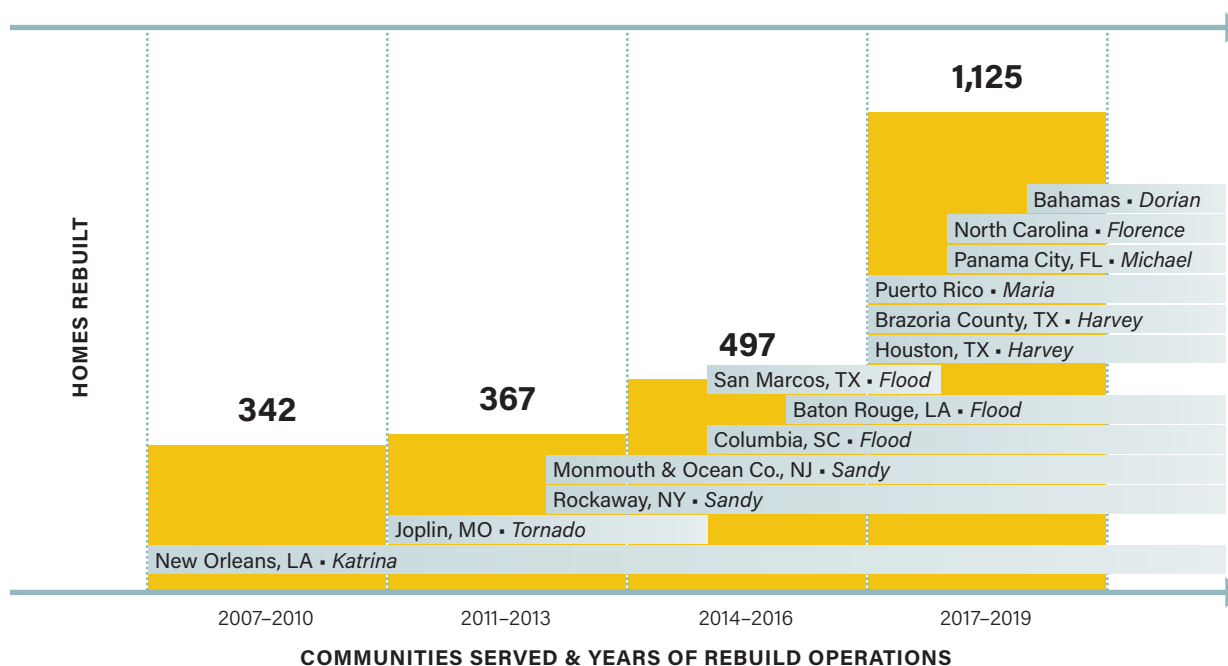
From SBP's earliest days, we knew disaster recovery in America needed to change and we took on the challenge of improving the way homes were rebuilt. We learned that success was not simply rebuilding after disasters but mitigating risk before disasters and reducing the need for our rebuilding work in the first place. We needed to prepare people before disaster, share what we know, advise state and local decision-makers on the fastest, smartest way to design and implement federally funded disaster programs, and advocate for policy change at the federal level.

SBP solves the challenges facing at-risk communities by bringing the discipline, process, and rigor of business and innovation to create social impact and shrink the time between disaster and recovery.

We do this in three ways – **reach**, **rebuild** and **reform**. We broaden our **reach**, ensuring more people are prepared for and can recover from disaster more quickly. We **rebuild** communities efficiently and resiliently following disaster, sharing our model, approach and resources. And we are constantly working to **reform**, by advocating for policy change and advising state and local leaders on disaster recovery process improvement.

Together, we mitigate risk and build resilience, ensuring people don't simply survive but thrive.

Rebuild* | 13 Communities Served / 2,331 Homes Rebuilt



SBP's recovery and resilience scaled impact: 80+ communities served / 13.5 million people served

Reach**

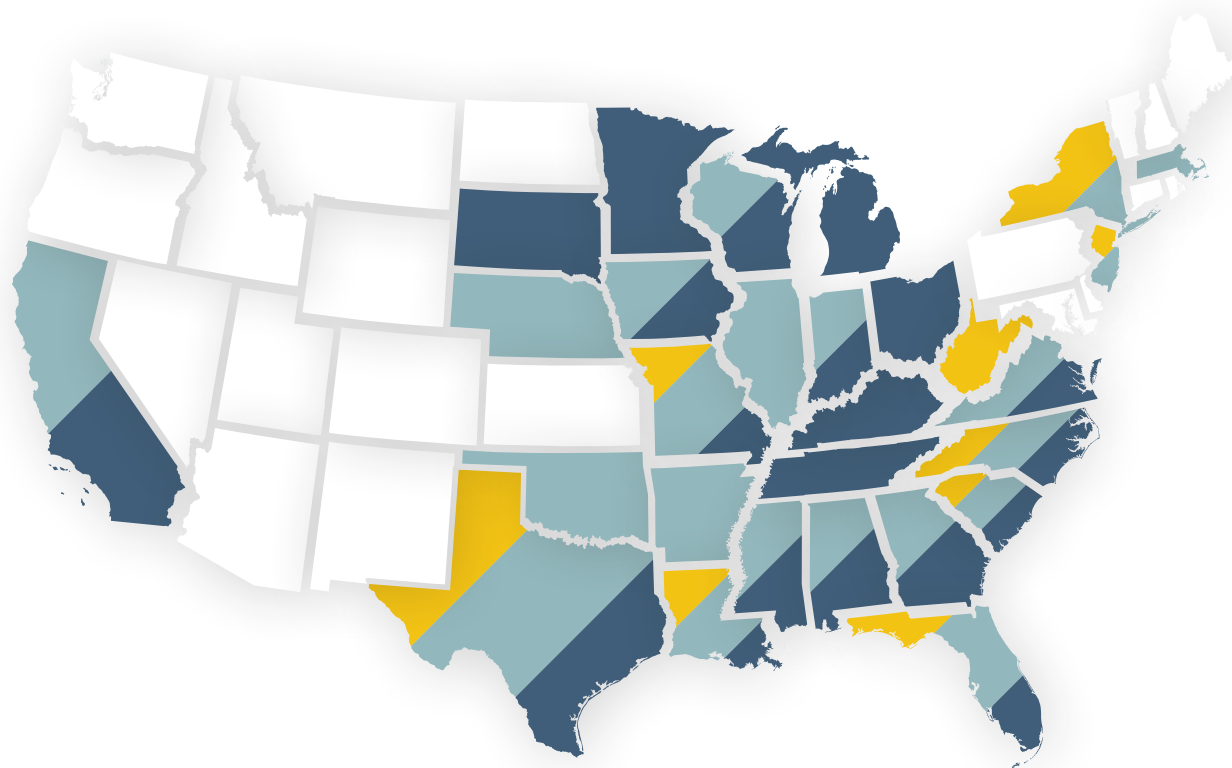
11,851,372 people reached with resilience + recovery resources via 170+ web-based and in-person trainings and through digital platforms.

Reform**

Trained 24 leaders from 9 state and local governments who are responsible for \$18.3 billion in federal disaster aid for 1.7 million people

* Since 2007 | ** Since 2019

● Rebuild ● Reach ● Reform



Puerto Rico



Bahamas

REBUILDING FOR 5,828 PEOPLE

directly and indirectly through partners,
returning them to **2,331** rebuilt homes.

REACHING 12 MILLION PEOPLE

by training and sharing resources to mitigate risk
before a disaster and speed up the recovery after.

REFORMING FOR 25 MILLION PEOPLE

by advising state and local leaders on disaster
recovery process improvements and advocating for
policy change. Annually, approximately **25 million**
are eligible for FEMA Individual Assistance in areas
across the country impacted by disaster. Our goal
is to help them prepare more effectively and recover
more efficiently.

We REBUILD

We **REBUILD** efficiently and resiliently so homeowners and vulnerable communities can recover as promptly and predictably as possible while also rebuilding the equity in their homes.

486

HOMES
REBUILT
IN 2019

188,096 HOURS DURING
23,512 VOLUNTEER INSTANCES =
\$5,485,631 WORTH OF LABOR

For every \$1 donated
to rebuilding, SBP
creates **\$1.28** in value
from our volunteer workforce.



Rebuilding Homes, Restoring Dignity

Asha was living in a shed when we met her. She had a bed, a window and no running water or air conditioning. In this space, she held onto the memory of her late husband, and through her window she could see the remnants of what used to be her home.

Asha and her husband, Danraj, achieved the American dream of homeownership in 2002. They made many happy memories there, which often included do-it-yourself projects, like laying tile together in the laundry shed.

In 2015, a tragic house fire sparked a trail of misfortune. Asha's family lost everything in the fire, but the laundry shed remained standing. The couple couldn't afford to rebuild their home right away, so they resided in their shed together. Sadly, the stress of the situation caused Danraj to suffer a fatal heart attack in 2016. Now a widow and essentially homeless, Hurricane Harvey's floodwaters washed away what remained of the life they built together. Asha would live two more years in the shed that now had no electricity or running water.

"I can sleep without worrying about getting sick because I am safe in my home. I'm so blessed because SBP cares about people's lives who are in desperate need of a home." - Asha R.



Asha R.

Asha needed help. Many service organizations had good intentions to rebuild her home but lacked resources to do so. Thanks to the help of many donors, volunteers and partners like Team Rubicon and Habitat for Humanity, SBP built her a new home. While she was elated to have air conditioning, a bed, a refrigerator and many of the things we tend to take for granted, she was most grateful for regaining her dignity.



405 AmeriCorps members served with SBP in 2019.

2,031 AmeriCorps members have served with SBP since 2006.

49% of SBP staff previously served in AmeriCorps.

Every **\$1** invested in AmeriCorps returns over **\$17** to society, program members and the government.

sbpusa.org

Finding a Home with SBP's AmeriCorps

Now more than ever, one thing is clear: There's no substitute for a safe, secure home.

This is something SBP's AmeriCorps members truly believe in. Each year, SBP's AmeriCorps members are the driving force behind our ability to bring families home. The service is challenging but rewarding. Just ask SBP AmeriCorps member and Client Services Coordinator Krizia.

"The most fulfilling part is bringing families hope and looking at their faces as they see their dreams come true," she says.

Krizia began her first term as an SBP AmeriCorps member in 2018, at age 23. She serves communities in her native Puerto Rico, whose struggles she'd seen firsthand in the wake of Hurricane Maria.

Like many of our AmeriCorps members, she had no construction experience when she began. So she learned to build houses – and much more. The work took naturally shy Krizia out of her comfort zone, helping her find her voice and develop countless skills, including leadership, communication and teamwork.

For Krizia, who is now on her third term of service, SBP has become a family affair. She encouraged her husband, Pedro, and her brother, Cristian, to become SBP AmeriCorps members and both of them are now serving their second term. Combined, they have served 49 months!

We're grateful to Krizia, Pedro, Cristian and all AmeriCorps members for their service.



Krizia R.



"In 2011, I signed on to serve as an SBP AmeriCorps member. I knew little about Hurricane Katrina and less about New Orleans. You can't unsee or unknow what you experience as an AmeriCorps member, and I fell hard for SBP's ability to heal families and homes in the wake of disasters. Ms. Sandy, Ms. Theresa, Ms. Mary – I still remember the first time I met each of these homeowners in their Katrina-damaged homes. I remember the relief in their eyes at the end of their Welcome Home parties.

I'm fortunate to continue to be connected to AmeriCorps through my staff role at SBP and regularly visit with AmeriCorps members. I witness the grit and determination that makes SBP's AmeriCorps members unique. They are the cavalry, the innovators, the curious connectors and the relentless improvers. I've seen homeowners embrace our AmeriCorps members as if they are their own children and volunteers speak of the life-changing experience they shared while serving on-site. Almost nine years later, I'm proud to continue to serve our mission alongside AmeriCorps members."

Thomas Corley
SBP Continuous Improvement Officer

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AFFORDABLE
RENTAL AND
FOR-SALE UNITS
DEVELOPED

WE SOLD OUR
82nd HOME IN 2019!



DEVELOPED LOUISIANA'S
FIRST NET-ZERO
RESIDENTIAL BUILDING

COMPLETED **56** PROJECTS TO
IBHS FORTIFIED STANDARDS
ACROSS **SIX** COMMUNITIES



*"Home is a place I can
grow. It gives my family
a spot to gather. It gives
me greater responsibility.
Now, I feel like I have
a greater purpose."*

Jazlyn T.



Building a More Resilient New Orleans

SBP fortifies people against their breaking point. Our opportunity housing program is one way we help build resilience. Since 2009, SBP has built or rehabbed units for hundreds of low- to moderate-income renters and first-time homebuyers, transitioning families out of unaffordable, unhealthy homes into energy-efficient, resilient homes they can afford. Our vision is to minimize the impact of disasters on the most vulnerable members of the community by creating affordable, resilient housing before disaster strikes.



**The St. Peter Apartments
Community
Space**



"I'm so grateful to have a home at the St. Peter. While in the Army, I helped Haitian and Cuban refugees get housing. It's karma that I'm now receiving help to get housing."

Sherman M., U.S. Army Veteran,
one of The St. Peter's first residents



The St. Peter Apartments

In 2019, SBP completed construction on The St. Peter. SBP's first apartment development is designed to foster community, encourage energy-efficient living and create resilient affordable housing. With a generous donation from Entergy, The St. Peter is also Louisiana's first net-zero energy affordable apartment building, generating as much energy as its residents consume through an array of rooftop solar panels. Excess energy from the solar panels can be stored in an on-site battery system and used during storm events to power the building if the city's power grid goes offline.

As long as residents follow some simple energy-efficient guidelines and the building produces more energy than it uses, residents can see energy bills as low as \$0!

Half of the building's units are prioritized for veterans, and 29 of the 50 units are set aside for low-income residents, offering them an affordable place to call home in a city where rents are rising. The building has indoor and outdoor common spaces and offers on-site resident services.

Homebuyer Program

For many, owning their own home is the American dream. But too often, this dream is out of reach.

Through our Opportunity Housing Program, SBP helps make this dream a reality for more low- and moderate-income families by building homes at an affordable price and pairing these homes with government-provided down payment and closing cost assistance. By building to standards like Energy Star and FORTIFIED Home, SBP homes are energy-efficient and storm-resilient, so families can build equity and save money on energy costs now, and be better prepared to weather disasters in the future. In fact, in 2019 SBP was the primary builder of FORTIFIED homes in Louisiana, building homes to withstand hurricane-force winds.

Since 2009, SBP has made homeownership a reality for 82 low- to moderate-income families.

"If we didn't have SBP, I'm not sure we'd be in the great, comfortable environment we're in now. My family and I can't be happier. All my kids know where home is, and that's not going to change for a very long time."

Jonathan B.
SBP homebuyer



We SHARE

We **SHARE** our best practices and resources with other rebuilding organizations, ensuring that more families move home more quickly, not just the families on our waiting list.



*"Thank you for this workshop!
Hope this type of assistance
keeps reaching the west area of
Puerto Rico. There are other types
of nonprofits that need further
assistance/help. Thanks again!"*

Puerto Rico FEMA Workshop Attendee

Leading Through Others: How SBP Shares Resources for a Greater Impact

One of SBP's core values is *yokoten*, which roughly translates to "if you do it well, share it." By sharing what works, SBP raises the collective capacity and efficiency of recovery organizations so that more homes can be rebuilt for more families sooner, over a large geographic area, preventing the suffering caused by unnecessary delay.

What We Share



Our model. SBP's all-under-one-roof home rebuilding model is based on the Toyota Production System (TPS) and powered by highly motivated AmeriCorps members and dedicated volunteers. It includes tools and resources that allow for an efficient and predictable recovery process.



Our people. SBP provides practical steps to address real-world challenges, advice and hands-on support. SBP's staff and partners help provide community leaders and organizations with a deeper, functional understanding of how to apply SBP's best practices to their community's challenges.



Our resources. Whenever possible, SBP offers AmeriCorps members, grant funding, and construction tools and supplies to nonprofit organizations active in recovery. This process allows for greater impact, efficiency and accountability among recovery organizations and nonprofits.



OUR MODEL

TRAINED
146 NONPROFITS
IN BEST PRACTICES

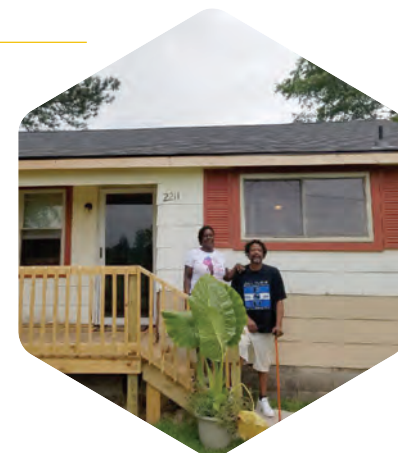


OUR PEOPLE

PLACED
31 AMERICORPS
MEMBERS AT
14 NONPROFIT
ORGANIZATIONS

OUR RESOURCES

AWARDED **\$957,197** IN REBUILDING GRANTS
TO **7** ORGANIZATIONS TO REBUILD **97** HOMES



We PREPARE

We **PREPARE** homeowners and business owners to mitigate risk ahead of disasters and more successfully navigate the recovery process after disaster. Our aim is to reach as many people as possible so they never need our rebuilding services.

"One of AT&T's core values is to Be There when people need us most... whether it's our customers, colleagues or the communities where we live and work. This is why we are proud to share SBP's preparedness and recovery resources with our employees and support their mission to reduce the time between disaster and recovery."

Jennifer Enderlin, AT&T

Empowering Individuals Through Training

For every one family SBP serves through its rebuilding program, there are 250 families who are fortified against disaster via SBP's Prepare initiative. Our goal is to prevent homeowners from needing our rebuilding services after disaster by educating about risk and actions they can take to fortify their homes. And, to help people recover more quickly following a disaster, we know that it's essential to provide them with resources that help them navigate disaster assistance and avoid common pitfalls.

While it's important for people to have emergency supplies on hand, oftentimes this is the only thing emphasized in traditional preparedness messaging. SBP's training goes deeper because the biggest problems homeowners face

after disaster – delayed recovery, financial loss, fraudulent services – can often be avoided or tempered if people take action before disaster.

After disaster, knowledge is power. Days and weeks after a disaster, the desire of impacted residents to recover quickly is often met with barriers and confusing information. The path forward is not clear and is wracked with emotion. SBP's post-disaster training, available online and in-person, gives impacted residents tools to navigate their path ahead and empowers them to be self-advocates.



BY THE NUMBERS

SBP's RESILIENCE AND RECOVERY TRAININGS



121,312 HOMEOWNERS TRAINED

82 IN-PERSON AND WEBINAR TRAININGS

FLOOD & FIRE RISK CAMPAIGNS REACHED **11,733,002** PEOPLE

14,000+ COMPANIES REACHED VIA PARTNERSHIP WITH THE NATIONAL ASSOCIATION OF MANUFACTURERS



Launched
SBPprotects.org
with resources about:

- ✓ Flood, wildfire, and tornado risk
- ✓ Financial preparedness
- ✓ Home preparedness
- ✓ Emergency resources
- ✓ Navigating disaster assistance
- ✓ DIY mold remediation
- ✓ How to avoid contractor fraud

We ADVISE & ADVOCATE

We **ADVOCATE** for specific policy change at the federal level and we **ADVISE** state and local leaders on process improvements to reform America's disaster recovery system.



"Every participant has shown passion for the people they serve and has taken what they've learned from SBP's Leader Practitioner Course and is now equipped to unlock funds to speed recovery."

JR Sanderson, SBP Senior Government Advisor

Empowering Practitioners for Successful Recovery

Federally funded state and local disaster recovery programs represent the greatest potential source of assistance vulnerable survivors can hope to receive. Yet state and local governments across the country repeatedly struggle with implementing federally funded disaster programs due to the complexity of federal regulations. Nearly 65% of these recovery programs, which total nearly \$60 billion in assistance for recent disasters, are failing to serve survivors, most notably marginalizing people of color. It takes years and often decades to return families home after disaster because either substantial assistance takes years to become available or governments are unprepared to run the programs in order to distribute the funds efficiently.

The most vulnerable survivors, those who can least afford delay, always wait the longest to receive assistance. Low-income families and communities of color remain disproportionately affected in their recovery. SBP offers a simple yet effective solution: Offer training, rooted in firsthand experience and insights from experienced practitioners who have led successful recoveries,

to develop critical technical and leadership skills. The result is that state and local leaders are able to run programs that function more efficiently and effectively and serve their communities better. SBP trained and advised leaders from nine states and local governments who had been granted \$18.3 billion in disaster funding in best practices that improve the performance of their recovery programs.





"The course provided a solid framework for me to return to my state with my 'next steps' already formed and guidance that will help lead to results."

Leader Practitioner
Course Attendee

SBP advocates for policy and system change to scale impact, expedite recovery and fortify disaster-impacted Americans against reaching their emotional and financial breaking point. We offer three solutions to make recovery easier, faster and more predictable. They may sound simple but will have profound impact:

One App – A single application, instead of three separate applications, for federal disaster assistance. This will simplify the process for survivors, maximize critical recovery time and reduce duplication between agencies.

FEMA Remote Damage Assessment Technology –

Utilize satellite and drone technology and big data, which are routinely used in the private sector to calculate damage, rather than sending individuals to assess damage in person. This solution is cheaper, faster and more accurate.

Recovery Acceleration Fund – Use philanthropic dollars to underwrite loans for in-need homeowners and repay initial loans with federal disaster funds. This model will reduce the time it takes for low-income households to rebuild by at least three years.

Scaling Our Impact

24

SBP HAS TRAINED
24 LEADERS FROM
9 STATE AND LOCAL
GOVERNMENTS

THEIR COMMUNITIES HAVE BEEN AWARDED
\$18.3 billion in federal disaster aid that will help

**1.7 MILLION
PEOPLE REBUILD**

Extending Our Impact to the Bahamas

SBP nimbly and quickly supports disaster-impacted communities by providing a prompt, predictable recovery and helping people avoid reaching their breaking point. After disaster, SBP is often one of the first on the ground to support immediate response and is the last long-term recovery organization rebuilding.

In September 2019, the news in the hours after Hurricane Dorian tore through the Bahamas was devastating. People were suffering and there was an outpouring of offers of support. Geography was not going to be a barrier. The SBP team arrived in the Bahamas just days after the storm and began driving impact – immediate response, damage assessment, training, advising and rebuilding.

Emergency Supply Procurement & Delivery

75+ tons

DELIVERED MORE THAN **75 TONS** OF SUPPLIES – including generators, medical supplies and water – to hospitals, schools, churches and residents across Grand Bahama and the Abaco Islands days after the storm.



"Blessings and deepest thanks to you and your industrious team for your immeasurable assistance."

Sandra M., Rand Memorial Hospital



Damage Assessment & Advisory

MANAGED AND ADVISED

the reconstruction of the Grand Bahama Children's Home, including helping to raise funds needed to expand staff and operational support.



SBP secured a grant from the CDC Foundation to provide resilient water filtration systems for **FIVE** hospitals and clinics.

8

CONDUCTED DAMAGE ASSESSMENTS AND PROVIDED RECOMMENDATIONS FOR REPAIRS FOR **FIVE** SCHOOLS AND **THREE** MEDICAL FACILITIES.

Residential Recovery

SBP HAS COMMITTED TO REBUILDING AT LEAST **200** HOMES in Grand Bahama. SBP will utilize local subcontractors and a cash-for-work program for local residents, which will support the economic needs of the communities and invest in the local economy. We are actively exploring opportunities to support residential rebuilding in Abaco.

REBUILD
200+
HOMES



Mold Remediation

CERTIFIED **25** CONTRACTORS WHO REMEDIATED

2,500+ HOMES

30+ MOLD REMEDIATION TRAININGS FOR
500 HOMEOWNERS & DOZENS OF NGOS

Filmed a mold remediation PSA in partnership with the Bahamian government and the Grand Bahama Port Authority to **EDUCATE** residents across the Bahamas on the importance of proper treatment.



The first family welcomed home in the Bahamas:
Douglas, Raechelle, Little Lesley and Aquyao

Douglas and Raechelle have lived in their Freeport home for over 20 years, and while many storms have come and gone, none have ever been as traumatic and life-threatening as Hurricane Dorian. Their modest family home was inundated with 3 feet of floodwaters and suffered roof damage, causing them to lose all of their possessions.

When the SBP team met them, they had been living with their children, Aquyao (8) and "Little Lesley" (2), in their mold-infested home for 50 days because there was nowhere else to go. The team helped to muck and gut the home, remediate mold and made repairs. The family of four was the first that SBP helped in the Bahamas, and the team had them back home in time for Christmas. "Thank you, thank you, 100 times thank you. We were so relieved when we learned our house was going to be repaired and so grateful to be able to celebrate Christmas in our new home," said Raechelle.

We Are All SBPeople

SBPeople are volunteers, AmeriCorps members, donors, community leaders, clients, partners, supporters and YOU! Your support is shrinking the time between disaster and recovery. Thank you for being one of the thousands of SBPeople who are driving impact for the families we serve.



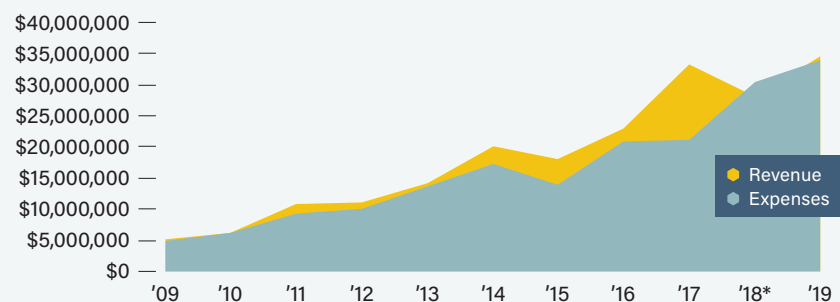
BANK OF AMERICA 

SBP would like to express our gratitude to Bank of America for underwriting the 2019 Annual Report.

Financial Snapshot

This financial snapshot highlights our financial growth and stability over the last 10 years, as well as our revenue sources and expenditures incurred during fiscal year 2019. Grants to SBP, both nationally and to specific recovery locations, make up the largest percentage of our annual revenue. Our rebuilding efforts in disaster-impacted areas constitute our most significant spending.

Financial Growth & Stability



* The decrease in net assets in 2018 resulted from a significant grant award in 2017 following Hurricane Harvey that was intended to be spent in subsequent years.

\$23,338,317 END OF YEAR NET ASSETS (2019)

578% REVENUE GROWTH SINCE 2009

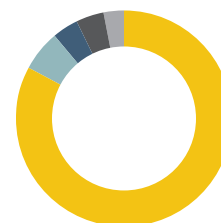
Revenue by Source



Total Revenue: \$34,558,787

- Grants / \$19,508,996 / 57%
- Volunteer Labor and In-Kind Donations / \$6,575,824 / 19%
- Donations / \$4,531,638 / 13%
- Earned Revenue / \$3,942,329 / 11%

Expenditures by Program

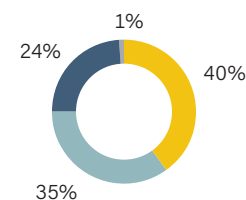


Total Expenditures: \$33,935,074

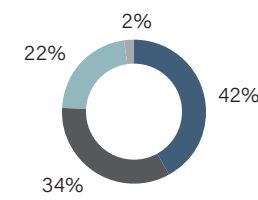
- Rebuilding / \$28,088,532 / 83%
- Disaster Resilience and Recovery Lab / \$2,140,267 / 6%
- General and Administrative / \$1,450,533 / 4%
- Opportunity Housing / \$1,466,344 / 4%
- Fundraising / \$789,398 / 3%

Grants & Donations

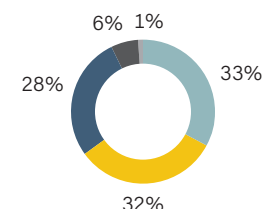
Grants: Government / Foundations / Corporate / Individual / Other



GRANTS: \$19,508,996



DONATIONS: \$4,531,638



TOTAL: \$24,040,634



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New Orleans, LA 70119

SBPUSA.ORG



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The Impact of Your Investment

In the pages of this report you have witnessed the real human impact SBP has delivered through a prompt, predictable and efficient path to recovery for thousands of families. Now more than ever, we know just how important *home* is to the safety and security of people everywhere. As we continue to nimbly respond to disasters of all kinds – including the current humanitarian crisis and pandemic – SBP will honor its enduring commitment to helping disaster-impacted citizens.

As an Executive Board Member and Chair of the Development Committee, I have a deep appreciation of SBP's utilization of donor investment and adherence to donor intent. This organization is as lean as they come, yet SBP's impact is extensive because of donors like you. *It will never be a matter of "if" SBP will be there to help families recover, it's only a matter of how much more SBP can do with your investment.*

Thank you for believing in SBP and the families we serve,

Ann Limberg

Bank of America

Managing Director, Head of Philanthropic and Family Office Solutions

SBP Board Member