North Carolina State Disaster Recovery Task Force
Business and Workforce RSF
December 4, 2019, 11:00am-12:30pm
NC Rural Center, 4021 Carya Drive, Raleigh, NC 27610

Meeting Minutes

Lead Agency: NC Department of Commerce
                       Liz Crabill, Chief Deputy Secretary
                       Susan Fleetwood, Executive Director of Economic Development

Staff: NC Office of Recovery and Resilience (NCORR)
                       Amanda Martin, Deputy Chief Resilience Officer

How NC Emergency Management (NCEM) works with businesses (Persia Payne-Hurley, Private Sector Manager, NCEM)

- Mainly focused on response, but some activities bleeding into the recovery
- NCEM Business Emergency Operations Center (BEOC) works to enhance communication and collaboration with private industry partners and ensure their integration into disaster operations at a strategic and tactical level.
- Web Emergency Operations Center (WebEOC), virtual, and in person meetings allow private organizations to provide resources to the state and business to business mentoring to each other. (*Reference attached PowerPoint*)
- In-kind donations are listed and obtained through the WebEOC. Names of donors can only be viewed by Persia, Logistics, and a select few other divisions under DPS to protect donor privacy and reduce negative competition.
- More than 650 partners across 10 sectors including Assisted Living Association of NC, NC Retail Merchants Association, NC Trucking Association, NC Bankers Association, NC Restaurant & Lodging Association, Financial Recovery Coalition of NC, as well as Circle K, BofA/Wells Fargo, UPS, Duke, Walmart/Target, Walgreens, etc.
- Many call Persia for guidance on how to get cash donations to the state. She advises them to donate to the Governor's Fund, or NC VOADs (Voluntary Organizations Active in Disaster). Many donate as directed by their corporate office.
- Opportunities to Explore:
    o Join the BEOC
    o Utilize WebEOC to post and obtain donations needed for small businesses.
    o Barry will connect Persia with agricultural organizations that may be interested in joining the BEOC.
    o Explore interest of donors in providing assistance for long term business recovery resources.
    o Educate the public on how the "Governor's Fund" is being used.

- o   Educate public on how to request aid. Some Housing groups and owners have avoided applying for state aid due to the "red tape" associated with the application. Believing they had neither the time nor energy to fully understand how to obtain much needed resources.
- o   Business to Business mentoring about things such as:
  - ▪ how to educate staff about resources available during and after a storm
- o   how to obtain unemployment for their staff Provide access to coalition of design professionals for structural assessments

Updates from Thread Capital (Rural Center)

- Thread Capital is providing loans to many organizations
- Lessons Learned:
  - o   No one type of business
  - o   Most applicants had no "rainy day" fund
  - o   Many organizations are still unaware of the Thread Capital loan process
  - o   Many organizations accept predatory and less favorable loan/credit options out of desperate need for more immediate funds (including up to 270% interest)
  - o   Many of the organizations serviced by Thread Capital had already exhausted other options and secured unfavorable loans prior to reaching out to Thread Capital
  - o   Pace of authorization for SBA declared disaster delayed support available and required different approach
  - o   Are there solutions available for those hit multiple times? Current options do not fit with multiple disasters in less than 5-10 years (different SBA loan terms?)
  - o   What can be done to help businesses understand the importance of developing multiple sources of revenue (online, diversification, etc.)
  - o   What can be done to make businesses smarter about insurance (new risk model for insurance?)

TABLED

- Housing RSF recommendations on contractor shortage and workforce development
- Review of potential business and workforce recovery programs
- Determining priorities for RSF for next 6-12 months

Next Meeting

- To be determined via email