



Community Finance for Disaster Resilience & Recovery



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Speaker



Tamra Thetford is Vice President of Impact Evaluation at CNote. CNote connects capital to mission-driven financial institutions, including CDFIs, MDIs, and LIDs banks and credit unions. She has over 20 years' experience in program design and evaluation in community development finance. She is an expert at implementation and motivated by a drive for continuous improvement. Prior to joining CNote, she was with Justine PETERSEN as a Chief Program Officer and with the Aspen Institute as a Field Program Manager.

Tamra leads CNote's impact evaluation team which manages diligence, monitoring, and reporting related to the social and environmental impacts of mission-driven lending and investing.



Tamra Thetford | Vice President of Impact Evaluation

About

CNote is a women-led technology platform that helps corporations and foundations achieve capital preservation, liquidity and return goals while aligning with corporate impact objectives.

The CNote platform provides access to hundreds of impact-driven deposit and fixed income options with ease, scale and reporting at your fingertips.

“CNote is simply best-in-class for yield, insurance and meaningful social impact at scale.”

Art Varnado | Product Director



MORE THAN
80%

Of CNote’s team are women and People of Color.

53%

Deposits supported low- to moderate-income communities.

51%

Of our deposit partner senior leadership team are women.

Agenda

- ▶ Mission-Driven Financial Institution Ecosystem
- ▶ Mission-Driven Institutions and Disaster Relief & Recovery
- ▶ Local Government Collaborations with Ecosystem

Mission-Driven Financial Institutions Ecosystem

Community Development Financial Institutions and Mission-Driven Depositories expand financial access in communities where mainstream finance does not reach. They include:

Community Development Financial Institutions (CDFIs) → U.S. Treasury-certified lenders focused on economic inclusion.

- ▶ CDFI Banks & Credit Unions: Provide responsible financial services to underbanked communities.
- ▶ CDFI Loan Funds: Offer flexible capital as loans.

Mission-Driven Depositories → Minority Deposit Institutions (MDIs), low-income designated credit unions and community banks. FDIC, OCC and NCUA regulated depository institutions with a proven history of providing responsible and responsive capital to underserved communities.

CDFIs, MDIs, and LIDs, collectively community finance institutions, play a critical role in economic resilience—funding small businesses, homeownership, and historically excluded communities, even in times of disaster.

Mission-Driven Leaders

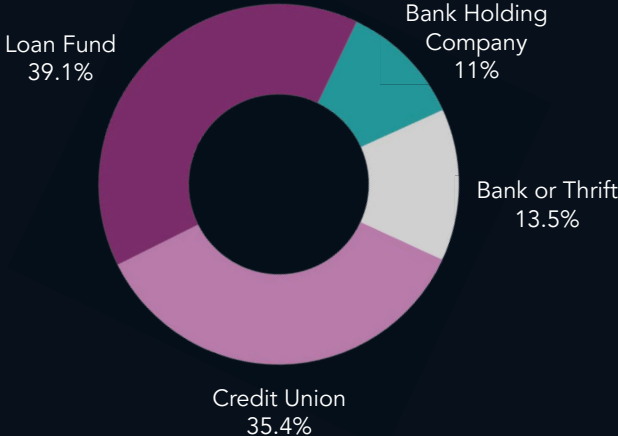
A key differentiator of CDFIs from other types of financial institutions is their mission to serve low- and moderate-income (LMI) communities that are traditionally not well served by mainstream financial institutions.

CDFIs provide primarily debt capital to finance a variety of sectors, including affordable housing, small businesses, community facilities, and various consumer credit needs.



How Are CDFIs Structured?

CDFIs can be structured in a variety of ways—as deposit-taking financial institutions (banks and credit unions) or as nondepository institutions (loan funds and venture capital funds).



CDFI Loan Funds Funding Sources:

- ▶ Banks
- ▶ Government
- ▶ Foundations
- ▶ Individuals
- ▶ Intermediaries



Rize Credit Union Responding to LA WILDFIRES

When wildfires tore through Los Angeles, Rize Credit Union — CNote Impact Cash® partner based in Irwindale, CA —responded:

- ▶ Emergency Relief Loans – Fast, accessible funding to help members recover.
- ▶ Mortgage Forbearance – Immediate relief for homeowners facing financial hardship.

But Rize didn't stop there. They stepped up as a community resource in ways that went beyond traditional financial relief:

- ▶ A Hub for Aid & Donations – Partnered with the YMCA, turning branches into donation centers and distribution sites to get resources directly to those in need.
- ▶ Workspaces for Displaced Residents – Expanded their Amigo Lounge program, repurposing branches into free workstations with internet, computers, and printing access for affected community members.

Rize is committed to evolving its support, ensuring financial solutions meet the long-term needs of fire-affected communities.

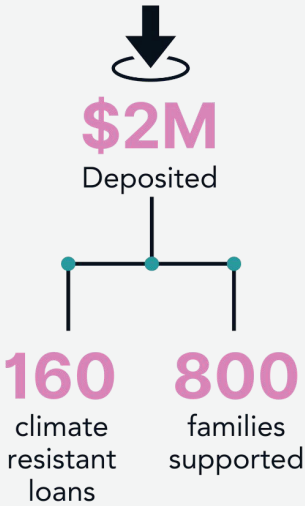


CNote's Network Financing Natural Disaster Recovery

When disaster strikes community finance institutions act as financial first responders, bridging the gap between immediate relief and federal aid while ensuring long-term, sustainable recovery efforts.

CNote's network of partners in fire-impacted areas is providing critical financial relief and rebuilding capital:

- ▶ Offering disaster relief loans to affected community members.
- ▶ Coordinating food and essential supply distributions for displaced residents.
- ▶ Providing emergency loan forbearances and partnering with local organizations to support long-term recovery.



Exploring Community Support Critical Partners to Long-term Recovery

While grant-making is a powerful tool, it is also limited—one-time grants typically flow in the first six months, but disaster recovery spans years.

The Recovery Reality:

- ▶ FEMA assistance ends after 18 months—leaving communities without sustained support.
- ▶ Housing reconstruction takes 3.5 to 5+ years—outlasting the availability of most relief funds.
- ▶ Financial health of affected individuals continues into years 3 and 4—showing that financial strain persists long after initial aid.
- ▶ Underserved communities often face greater barriers to rebuilding—resulting in longer recovery timelines, deeper financial losses, and higher rates of permanent displacement.

One-time grants and short-term aid cannot provide the scale or duration of funding needed for full recovery.



Affordable Housing After Natural Disasters

When disasters hit, housing is one of the hardest-hit needs—and one of the longest to rebuild.

Community finance institutions specialize in affordable homeownership solutions.

One example:

- ▶ Orange County's Credit Union (OCCU), located in a fire-impacted region, is dedicated to increasing affordable homeownership. Through its partnership with Sage Park Community Land Trust, OCCU has deployed \$24 million in loans, helping 56 families purchase homes with just 3% down.

This is the kind of mission-driven lending that becomes even more critical after disasters, ensuring recovery efforts lead to long-term affordability, not displacement.

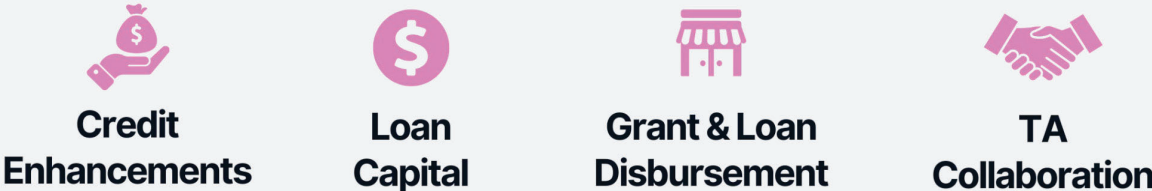
Orange County's Credit Union receives deposits as an Impact Cash® network depository institution and is headquartered in Southern California



Government/CDFI Collaboration Supporting Disaster Recovery and Relief

Local Governments have a long history of partnering with CDFIs:

Because CDFIs focus on underserved communities that are often hit hardest by natural disasters, CDFIs are natural partners for local governments looking to provide financial relief in the face of a natural disaster. Some of the common collaboration approaches include:



Government/CDFI Collaboration Disaster Recovery

Solar Energy Loan Fund (SELF) – Florida: Provides low-interest loans for home resilience, energy efficiency, and disaster recovery.

- **Local Government Collaboration:** Partnered with municipalities like **St. Petersburg, Orlando, and Ft. Pierce** to administer sustainable home improvement programs.
- **Post-Hurricane Ian (2022) Response:** Deployed **0% interest, deferred-payment loans** to homeowners for urgent repairs before insurance or federal aid arrived.

Business Outreach Center (BOC) Capital – New York City: Supports small businesses in underserved communities through financing and business development services.

- **Local Government Collaboration:** Worked with **New York City and state agencies** after **Superstorm Sandy (2012)** to connect small businesses to relief funds.
- **Post-Sandy Response:** Launched a **disaster recovery loan program** across NYC's five boroughs. Assisted businesses with navigating **government-sponsored relief programs** to rebuild after the storm.



Thank you

For more information, contact:

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Case Study: Corporate Action for Disaster Response

When natural disasters strike, corporate deposits and investments in mission-driven financial institutions can bridge the gap between immediate relief and long-term recovery.

In response to Hurricane Helene’s devastation in the Southeastern U.S., Xylem deployed \$1.9 million through CNote’s Disaster Relief initiative, reinforcing local financial institutions that play a critical role in recovery efforts.

These mission-driven financial institutions helped accelerate recovery with Xylem deposits by:

- ▶ Providing emergency relief and rebuilding infrastructure – Supporting water access, security, and sanitation efforts in affected areas.
- ▶ Delivering financial resources to stabilize businesses and homeowners – Ensuring uninterrupted access to essential banking services and rebuilding local economies.
- ▶ Tailoring recovery-focused financial solutions for the hardest-to-serve communities.

