National Association of County Collectors, Treasurers & Finance Officers
Annual Conference 2026, New Orleans, Louisiana
Session: Emergency Preparedness for Natural Disasters
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July 14, 2026

Overview

This exercise has two scenarios and each scenario has two parts. In Part 1, your group identifies the major challenges you would face carrying out your responsibilities. In Part 2, you draw on your own experience to identify best practices that address those challenges. Your group will bring a consolidated best practices list to share with the full room at the end of the session.

Assign a recorder to capture your group's notes and a spokesperson to present during the report out period.

Scenario 1: Hurricane/flood/tornado/severe weather strikes during peak collection season

It is the second week of November. Property tax bills went out October 1 and the first installment is due December 10 — your office is at peak collection volume. A major disaster occurs on November 14, causing widespread damage across approximately 40% of the county, including portions of the county seat.

Conditions you are operating under:

- Your main office is inaccessible due to road flooding; a secondary location has power via generator
- The county's online payment portal is hosted off-site and remains operational
- Approximately 12,000 of your 31,000 taxable parcels are in the declared disaster area
- 3 of your 11 staff are displaced from their homes and unavailable
- The county judge/executive has declared a local disaster; the governor has requested a federal declaration
- Taxpayers and mortgage servicers are calling to ask whether the December 10 deadline still applies

Scenario 1: Exercise

Part 1: What are the major challenges to carrying out your responsibilities?

Some food for thought to get the discussion going:

- Do you have clear legal authority to extend the December 10 deadline, or does that require action by another body?
- How do you identify which parcels are in the disaster area and document that for audit purposes?
- Can you waive penalty and interest for affected taxpayers on your own authority, and for how long?
- How do you communicate with 12,000 displaced taxpayers when your office is inaccessible and phones are overwhelmed?
- What do you tell mortgage servicers who are programmed to remit escrow funds on the original due date?
- What happens to revenues that school districts and municipalities are expecting from your December and January collections?

Challenge 1: ____

Challenge 2: ____

Challenge 3: ____

Part 2: For each challenge above, what has your office learned or done that helps address it?

Some food for thought to get the discussion going:

- Has your office ever extended a tax deadline before? What process did you follow, and what would you replicate or change?
- What pre-event preparations — GIS mapping, parcel data, standing resolutions, pre-approved messaging — would make the first 72 hours faster?
- Have you established any communication protocol with major mortgage servicers? What would that look like?
- What peer relationships, state associations, or GFOA resources have helped you navigate ambiguous situations?

Best practice 1: ____

Best practice 2: ____

Best practice 3: ____

Scenario 2: Treasury management after a disaster

Three weeks after the disaster, the county has been approved for a federal major disaster declaration under the Stafford Act. FEMA's Public Assistance program is active. The county has spent $4.2 million in emergency protective measures and debris removal since landfall.
Conditions you are operating under:

- The county's general fund reserve was $2.8 million before the event; $1.6 million has already been drawn down
- FEMA Public Assistance reimbursement is 75% federal / 25% local; the governor has requested an elevated federal share
- FEMA requires documentation of all costs, including force account labor, equipment use, and purchased materials
- Staff were deployed from multiple departments and equipment was rented without formal procurement due to the emergency
- Three outside contractors have submitted invoices for debris removal; one submitted a duplicate invoice
- The county has received $800,000 from FEMA as an initial advance; further reimbursement timing is unpredictable
- Two neighboring counties are asking to share a joint procurement contract for a debris monitoring firm
- The state emergency management agency is requesting weekly financial status reports
- Your investment portfolio has $3 million in securities maturing in the next 45 days

Scenario 2: Exercise

Part 1: What are the major challenges to carrying out your responsibilities?

Some food for thought to get the discussion going:

- How do you manage cash flow when reserves are depleted, tax collections may be delayed, and FEMA reimbursement timing is unpredictable?
- What documentation must you have in place for FEMA PA eligibility, and who is responsible for collecting it from operating departments?
- How do you handle the duplicate contractor invoice, and what internal controls are you putting in place right now to prevent further errors?
- Emergency procurements that bypass competitive bidding are a known FEMA audit risk. What records do you need, and who ensures they are being kept?
- What are the legal and practical obstacles to entering a joint procurement arrangement with neighboring counties?
- With $3 million in maturing investments, how do you balance fiduciary duty to maximize returns against urgent liquidity needs?
- What is your strategy if a FEMA audit 18 months from now disallows $500,000 in claimed costs?
- How do you maintain normal treasury operations (payroll, vendor payments, debt service) while managing the disaster financial response?

Challenge 1: ____

Challenge 2: ____

Challenge 3: ____

Part 2: Best practices from your experience

Some food for thought to get the discussion going:

- Has your office worked through a FEMA PA claim before? What documentation practices saved you (or cost you) at audit time?
- Have you ever set up a dedicated disaster cost center or project code to isolate disaster expenditures from day one?
- What does your investment policy say about liquidity minimums? Has a cash crisis ever forced early liquidation, and what did you learn?
- Have you worked with a neighboring county on joint procurement? What agreements or MOUs made it work?
- What internal controls, like invoice matching, approval thresholds, segregation of duties, have held up best under the pressure of emergency disbursements?
- What relationships with your state treasurer's office, FEMA financial specialists, or peer county officials have you leaned on during a financial emergency?

Best practice 1: ____

Best practice 2: ____

Best practice 3: ____