

## The Future of Resilience and Adaptation Policy Priorities for 2024

### Overview

Extreme weather and natural hazards are increasing in frequency and severity. The number of events resulting in more than [\\$1 billion in damages](#) is growing, and companies and communities across America are working to plan ahead of the next crises. But they need additional tools, funding, and technical assistance to address a broad spectrum of hazards, including droughts, earthquakes, floods, heat, and wildfires. More must be done to reduce risks and the insurance gap that will decrease future losses and ensure long-term resilience.

The U.S. Chamber of Commerce, in collaboration with the [Mississippi River Cities & Towns Initiative](#), The Pew Charitable Trusts, the U.S. Chamber of Commerce Foundation, and other coalition partners, convened a series of [events](#) to explore the future of federal resilience policy.

### Key Discussion Points

- Resilience and adaptation are about protecting and ensuring thriving people and communities, including local and regional economies.
- Resilience should be elevated as a national priority and integrated with mitigation measures.
- More tools and public-private partnerships (PPPs) are needed, including through possible reauthorization of the resilience provisions of the Infrastructure Investment and Jobs Act (IIJA).
- On-the-ground and agency capacity at all levels of government to access and make good use of the available funds is lacking.
- Current statutes do not have all the solutions and may contain barriers to action.
- The most vulnerable communities that need to build resilience and adapt to climate risks often do not have the wherewithal to access the funding. Additional technical assistance is needed, and federal collaboration with private providers offers potential solutions.
- The focus cannot only be on floods and hurricanes but also on other hazards such as droughts, extreme heat, wildfires, and seismic events. More data is needed to help target the most at-risk communities. More effective models and methodologies used to assess climate risk would help prioritize actions and maximize the benefits of federal resilience funding. For example, a [General Accountability Office report](#) provided options for the U.S. Army Corps of Engineers to improve resilience of dams and levees.
- Innovative resilience solutions, including decentralized water and energy technologies and digital innovations, should be considered. Wherever possible, nature-based and/or green infrastructure solutions should be incentivized because these approaches have lower long-term operation and maintenance costs and bolster communities' landscape resilience.
- Inclusion and recognition of all major national construction codes and standards established by national standards developing organizations in the Federal Emergency Management Agency's (FEMA's) policies and guidance related to consensus building codes would ensure consistency across the federal enterprise.

## Current Policy Landscape

Congress passed the [Disaster Recovery Reform Act](#) as part of the Federal Aviation Administration Reauthorization Act of 2018, which was signed into law on October 5, 2018. The law allows for up to 6% of annual Disaster Relief Fund spending by FEMA to be included in a national public infrastructure predisaster mitigation fund. This provision provides risk-reducing predisaster assistance annually through the [Building Resilient Infrastructure and Communities](#) (BRIC) program at FEMA.

Moreover, the Disaster Cost Share Incentive provisions passed as part of the Bipartisan Budget Act of 2018 allow FEMA to incentivize qualifying states with a reduced match. The federal disaster assistance cost share reform incentive provisions establish criteria for FEMA to pay an increased 10% (up to 85% from the previous 75% baseline) in federal funds post-disaster to qualifying states that have taken steps to increase their disaster resilience and decrease their disaster risks. Options include for actions such as cost-effective adoption and enforcement of the most recent editions of consensus-based, hazard resistant building codes for all new construction and substantial renovation. A blog post on this cost share provision can be found [here](#). FEMA has not yet implemented this provision, despite having this authority for more than half a decade.

[The Safeguarding Tomorrow through Ongoing Risk Mitigation](#) Act (STORM Act) enacted on January 1, 2021, establishes state-based revolving loan funds to provide low interest loans for communities across the nation to implement predisaster mitigation projects.

There are a number of resilience-focused provisions in the [IIJA](#):

- \$500 million for [new grant programs](#) from EPA for water and wastewater utilities to address extreme weather risks, among others.
- \$1 billion for BRIC.
- \$500 million for the STORM Act.
- \$10.5 billion for Grid Resilience and Innovative Partnerships (GRIP) to enhance the resilience of the electric grid, deploy technologies to enhance grid flexibility, and demonstrate innovative approaches to power sector infrastructure resilience and reliability.
- \$3.5 billion for [flood mitigation assistance programs](#).
- \$8.3 billion for U.S. Bureau of Reclamation [drought and wildfire work](#) in the American West.

FEMA also announced an allocation of \$1 billion for BRIC and \$800 million for the Flood Mitigation Assistance program for FY 2023. The most recent [Notice of Funding Opportunities](#) for both programs closed on February 29, 2024, which includes technical assistance funding.

Finally, Congress passed several additional legislative approaches during the 117th Congress, including the following:

- The [Disaster Resiliency Planning Act](#) would require federal agencies to consider more effective asset management strategies when developing sustainability and resilience plans.

- [The Community Disaster Resilience Zones Act](#), among others, requires a data-driven approach to identify vulnerable communities that are most at risk of natural hazards and prioritize and direct public funding and private sector investments to improve resilience in those communities .

## 2024 Policy Opportunities and Priorities

- [S. 3261/H.R. 6311](#), the [National Coordination on Adaptation and Resilience for Security Act](#), calls for a national resilience strategy and chief resilience officer to unify and integrate government resilience programs and initiatives to an all of U.S. society approach.
- The [Resilient America Act](#) (RAA) would boost predisaster mitigation funding from the current 6% to 15% of postdisaster spending through BRIC. The return on investment from predisaster investments is as much as 11-to-1. Specifically, the RAA increases funding and incentives, fosters the adoption and enforcement of stronger building codes, and ensures the resources and support needed to help state and local governments achieve resilience. It passed overwhelmingly with bipartisan support in the House during the last Congress by a vote of 383-41. It has not yet been reintroduced in the 118th Congress. Chairman Graves is on the record saying that he would commit to working with Ranking Member Larsen on a bipartisan reintroduction of the RAA in 2024.
- The [SHELTER Act](#), and other bonding, tax credits, and incentives, helps businesses and households implement hardening measures.
- The [Andrew Young Safeguarding the Mississippi River Together Act](#) provides the largest regional resilience and adaptation coordination for America’s most climate-vulnerable communities.
- The [Climate RESILIENCE Act](#) allows federal disaster declarations to address intense heat and/or cold.
- Permanent authorization of the Community Development Block Grant Disaster Response program, with a focus on predisaster mitigation investments is needed.
- The [Disaster Act](#) requires the Office of Management and Budget to submit an annual report to Congress on all disaster-related assistance provided by the federal government. The report must include all federal obligations related to disaster response, recovery, mitigation efforts, and administrative costs associated with these activities for specified agencies and programs.
- [The Facilitating Hazard Mitigations Project Act](#) calls on FEMA to reduce the complexities of the cost-effectiveness requirements, including a report to Congress. This bill was favorably reported by the Senate Homeland Security and Governmental Affairs Committee on October 27, 2023.
- The [Flood Resilience and Taxpayer Savings Act](#) ensures that federal investments account for future flood risk.
- The National Flood Insurance Program reauthorization should include a [flood mitigation revolving loan fund](#).
- [S. 3606, the NEHRP Reauthorization Act](#), would reauthorize the National Earthquake Hazard Reduction Program, which is designed to reduce the risks of life and property from future earthquakes.
- The [reauthorization of the National Windstorm Impact Reduction Program](#) (NWIRP) would coordinate federal windstorm research-related activities.

- [H.R. 2989](#), the [Save our Sequoias Act](#), streamlines forest management projects to reduce wildfire risk to old-growth forests in California.
- Legislation to amend the Robert T. Stafford Disaster Relief and Emergency Assistance Act would require predisaster hazard mitigation assistance to be awarded during the fiscal year during which an application is submitted.
- Technology innovation and public-private partnerships for adaptation (Reclamation Infrastructure Finance and Innovation Act ) should be considered.
- The [Water Data Act](#) establishes a federal framework for sharing water data and information across agencies to improve coordination and decision making.
- [H.R. 7070](#), the [Wildfire Response Improvement Act](#), provides more flexibility for states to address wildfires. This bill was marked up on January 31, 2024, for consideration by the full House.
- Legislation to ensure that weather data utilized by the federal government to make decisions about resilience planning is accurate and reliable and study ways to marry climate and catastrophe models.
- Continued implementation of the Providing Research and Estimates of Changes in Precipitation (PRECIP) Act and the Flood Level Observation, Operations, and Decision Support (FLOODS) Act would reform the manner in which data on rainfall levels impacted by climate change is collected and improve communication of flood risks to policymakers and state agencies to reduce the effects of flooding events.

More technical assistance is needed to ensure that these communities have the resources to pursue and secure funding, especially the most vulnerable communities (e.g., small and disadvantaged communities). The Chamber's [Small and Disadvantaged Community Water Funding Roadmap](#) is one resource available on where to get started. Wildfire, drought, grid resilience, and nature-based funding and solutions are also priorities.

We should focus on the implementation of IIJA, BRIC, STORM, CDRZ, PROTECT, and the National Resiliency Planning Act. Challenges in implementation, including consistent approaches to cybersecurity, building codes, and cost-benefit analysis, should be addressed. The Congressional Research Service or the Government Accountability Office should issue a report describing the current regulatory barriers preventing or delaying deployment of more resilient technologies, projects, and measures and develop a set of recommendations to resolve them.

### **Other Needed Innovation**

- **Pilot more contingency planning.** Sixty-five percent of small businesses have no continuity plans in place. Pilots, including grants, should be made available to cities that catalyze strategic planning among small businesses and small communities.
- **Incentivize and institutionalize resilience.** Additional funding, technical assistance, and other benefits should be provided to states and communities that are most active in implementing predisaster mitigation, including green infrastructure and other nature-based solutions. Funding should be available to both public and private recipients for qualifying projects, and public-private partnerships on the delivery of key resilience outcomes should be incentivized to maximize efficiencies and cost-effectiveness.