Climate change is ravaging communities nationwide, particularly Indigenous peoples and communities of color, who are at extreme risk of displacement. Yet, federal climate adaptation and disaster relief programs are not designed to assist Black, Indigenous and People of Color (BIPOC) communities with the greatest need. This disparity is made worse because the government has not developed a coordinated plan—or dedicated proper funding—to support communities who wish to adapt to live safely where they are or relocate out of harm’s way.

Problem
Numerous studies show that disaster recovery funding in the United States is inequitable. The Stafford Act does not adequately take into consideration the slow, ongoing climate-induced environmental changes, such as sea-level rise and permafrost thaw as major disasters, although they are some of the key drivers of environmental change causing flooding and forcing many frontline communities to consider relocation. While FEMA has a policy for sea-level rise considerations for communities in rebuilding and in hazard mitigation planning, the Stafford Act would need to authorize any infrastructure upgrades to implement these plans. In addition, FEMA’s current funding program that addresses sea-level rise is inadequate.

FEMA’s BRIC program provides for pre-disaster funding. One of the six criteria it uses for the qualitative evaluation of applications is “Future Conditions,” which includes “expected population growth or shrinkage, land use and development shifts, aging population, shifts in income or employment, changes in housing needs, sea level rise, more intense rainfall events, increasing storm frequency, etc.” While FEMA’s programs may include sea-level rise or permafrost thaw as one of a broad range of “future conditions,” neither the Stafford Act nor its hazard mitigation funds specifically refer to them as major threats. Rather, by giving broad examples of what constitutes future conditions, it creates another layer of competition with the “future conditions” of other applicants.

Recommendation
The Biden administration should push Congress to amend the Stafford Act so that sea-level rise, permafrost melt, and other types of slow, ongoing climate change events may receive Presidential Disaster Declarations, which would require FEMA to respond effectively to communities facing these impacts.

The federal government should address the racial disparity in the distribution of federal funds and ensure the equitable distribution of federal disaster recovery aid. Communities of color receive less federal disaster relief loans than white communities due to systemic inequities such as bad credit scores and endemic poverty.
On average, Alaska Natives and American Indian Tribal citizens receive only $3 per year from the federal government in disaster assistance, while other US citizens receive $26. This statistic does not include non-federally recognized Tribes, who may receive less than $3 per Tribal citizen. In addition, federally recognized Tribes are not guaranteed that FEMA will cover the full costs of long-term mitigation or permanent non-emergency repairs; and Tribes often fail to qualify for FEMA's flood insurance, disaster recovery programs, and grants for disaster mitigation and preparedness in part because of their small populations and remote locations, which makes government-required technical data sparse and cost-benefit analyses prohibitively expensive. FEMA's technical assistance to Tribes is also often inadequate because Tribes have to navigate several different layers of government and face onerous application and paperwork requirements.

FEMA should dedicate more funding to long-term mitigation solutions and tailor its responses to suit the various capabilities and vulnerabilities of Tribes. Tribes without federal recognition do not qualify for federal resources or technical assistance and, therefore, do not qualify for FEMA support during disasters, unless they may do so as nonprofit agencies, which greatly limits their options. The federal government should make funding for Indigenous communities and other self-identified historied communities more flexible and expand existing programs to assist those who lack recognition. The federal government should increase the average rate of recovery aid to $26 per Tribal citizen or more for all Tribes in the United States, including Tribes without state or federal recognition, and prioritize disaster recovery aid in communities of color based on their social and economic vulnerabilities, instead of using these parameters to disqualify them.

FEMA should recognize that not all communities recover from a disaster equally and that preexisting socioeconomic burdens and racial injustices make some communities less able to recover than others. Communities already facing economic hardships are further burdened when they do not receive timely reimbursements from FEMA or are ineligible to receive FEMA assistance if they do not receive a federal disaster declaration. This does not take into account the reality that for low-income communities, a simple power outage could cause significant economic and social burdens that place them at high risk of permanent displacement. FEMA should streamline its processes to ensure that affected communities receive funding and effective technical assistance in a timely and responsive manner.

FEMA should proactively engage with local government and states to coordinate federal government support to ensure that those who are most affected and least able to access resources are prioritized. FEMA should also make disaster preparedness tools more accessible for frontline communities to help them prepare their communities and to understand what they need to do if they need to access FEMA resources. In particular, if frontline households or communities need to relocate temporarily in advance of a disaster, FEMA should work with local and state officials to coordinate resources to facilitate this decision in a timely manner, instead of just issuing evacuation orders. In particular, FEMA should expand the scope of its BRIC program to allow communities to access resources to move to safety in advance of natural hazard events.

In addition, FEMA's funding to build back public infrastructure and to rebuild homes is not enough, delaying the ability of communities to recover and in many cases further placing them at risk to experience other catastrophes and threats. FEMA should prioritize funding to rebuild public infrastructure in frontline communities and to rebuild their homes. FEMA should also advocate for more financial resources for displaced individuals and households with inadequate housing while they wait to rebuild and include measures to protect tenants from evictions as a condition of financial assistance for property owners.
These recent executive orders provide room to address these recommendations: EO 14008: Tackling the Climate Crisis at Home and Abroad; EO 13990: Protecting Public Health and the Environment and Restoring Science to Tackle the Climate Crisis; EO 13985: Advancing Racial Equity and Support for Underserved Communities Through the Federal Government.

