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**
Funding for adaptation, relocation, and disaster recovery often does not reach communities directly. In some cases, intermediary entities control and use these funds without including community leaders meaningfully in decision making.

Burdensome federal program requirements disqualify smaller communities and community groups from accessing federal climate change funds directly, perpetuating systemic institutional barriers. Larger nongovernmental organizations (NGOs) with the capacity to apply for and manage funds are privileged in this context, which further marginalizes smaller communities that do not have a direct connection with these NGOs. Many small community groups use their already-limited funding to apply for federal funds due to the excess time and resources required to apply, with no guarantee that their applications will be successful.

When federal funds are funneled through state and local government programs, issues of transparency and accountability surface; communities are left to wonder about the ways that these entities handle federal funds, the type of screening they carry out to identify who funds should go to, and the time it takes for these funds to be delivered. These issues delay the ability of communities to recover quickly and protect themselves from the ongoing impacts of the climate crisis and extreme weather and water events, which limits communities’ access to public infrastructure, jobs, health care, safe housing, food, water, and other basic human needs, etc. Granting funds directly to communities supports their agency and builds their capacity to receive more funds directly; for Indigenous Peoples, it supports tribal sovereignty and the right to self-determination.

**Recommendation**
As much as possible, federal funding should flow directly to affected communities or to designated community-based organizations to address communities’ urgent needs. Giving funds directly to communities supports their agency and builds their capacity to be able to receive more funds directly; particularly for Indigenous peoples, it supports tribal sovereignty and the right to self-determination.
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.