

Disaster Resilience and Mitigation

By Meghan Mertyr, NLIHC Disaster Housing Recovery Policy Analyst, and Dori Olson, NLIHC Disaster Housing Recovery Intern

With the growing threat of rising seas and worsening weather, disasters will occur with greater frequency and intensity in more areas in our country. The lowest-income and most marginalized households are often most at risk because government policies have located their homes in high-risk areas and policymakers have failed to invest in the infrastructure needed to prevent harm. Not only do mitigation and resilience efforts actively reduce risks to life and property, but they can also save money in the long-term, lessening the need for expensive, large-scale recovery projects after a disaster. For these investments to have their greatest protective and cost-saving effect, they must be used equitably.

To support this work, NLIHC works to advance housing justice through disaster housing recovery, resilience, and research (DHR) initiative.

What is Resilience?

The definition of resilience varies in different disciplines and there is no single definition that is universally accepted. The U.N. Office of Disaster Risk Reduction considers resilience to be “the ability of a system, community, or society exposed to hazards to resist, absorb, accommodate to, and recover from the effects of a hazard in a timely and efficient manner, including through the preservation and restoration of its essential basic structures and functions.”

The concept of “adaption” deals with specific actions taken to shift government systems and the built environment to new ecological and climatological norms. The concept of “mitigation” deals with specific actions taken to directly lessen the impact of specific hazards on systems and the built environment.

In contrast, the term “resilience” is a broader concept - one that deals with the *capacity* of a society to adapt and mitigate the impact of hazards. As such, the DHR’s “resilience” work focuses on ensuring that communities and households with low-incomes have the capacity and expertise necessary to perform activities that fall within mitigation and adaptation - that in turn lower the risk of their communities to hazards.

Another [distinction: https://bit.ly/44EzT9F](https://bit.ly/44EzT9F) is made between “reactive” and “proactive” resilience in response to hazards: A society relying on reactive resilience approaches the future by strengthening the status quo and making the present system resistant to change, whereas one that develops proactive resilience accepts the inevitability of change and tries to create a system that is capable of adapting to new conditions and imperatives.

While many still approach the concept of resilience by focusing on the physical aspects of a community - we support the ongoing shift in thinking towards a broader view of resilience that doesn’t just consist of physical mitigation and adaption techniques but also a more holistic community-wide view of resilience – including housing and financial factors.

Why this Matters to People with Low Incomes

Low-income communities and communities of color did not choose to place themselves in areas with high hazard risk. Often, these communities were forced into their current location by federal, state, and local policies designed to enforce racial segregation and inequality. More and more low-income households and households of color may be pushed into harm’s way as developers and the housing market overall react to the increasing threat of rising seas and worsening weather. We have already seen raising rents and

land prices in low-risk areas. By implementing equitable mitigation strategies as part of a comprehensive plan for environmental justice, policy-makers can slow or halt displacement.

Additionally, as federal funding is approved for mitigation projects, some planners and policy-makers may see an opportunity to utilize these funds to expand local tax or revenue streams by investing in wealthier areas that surround the low-income communities that are at a greater risk of disaster damage. This preference for investing in higher-income, majority-white communities and the lack of investment in marginalized communities has occurred repeatedly throughout the country. Instead, mitigation efforts must be directed to areas directly impacted by disasters before focusing on broader mitigation needs.

Above all else, resilience and mitigation goals should focus on bringing marginalized communities up to a basic standard of infrastructure and protection from future disasters. These are often areas where redlining, segregation, and entrenched inequality have prevented substantial investment in infrastructure. It is important that resilience planning accounts for parts of the community that have been ignored by disaster-related planning.

To achieve a resilient community, the mitigation needs of homeowners, renters, and people experiencing homelessness should be equitably addressed. Communities should strive to integrate the affordable housing needs of an area into its mitigation planning and include mitigation needs into affordable housing plans.

Federal Mitigation Programs

FEMA's Hazard Mitigation Assistance (HMA) Program: <https://www.fema.gov/grants/mitigation/learn>

FEMA can provide state, territory, and tribal governments, along with individuals, with low-interest loans, reimbursement for mitigation

activities, and technical and financial assistance. The program aims to “design, build and nurture high-performing teams that promote and deliver risk reduction programs.” Some of these program’s resources are available once the president issues a presidential disaster declaration. Others, with the goal of making communities more resilient *before* a disaster occurs, don’t require a federal disaster declaration to be activated. Similarly, some of these mitigation funds are allocated on a competitive basis while others are reserved for non-competitive purposes.

[Building Resilient Infrastructure and Communities \(BRIC\): https://bit.ly/4jM3PoP](https://bit.ly/4jM3PoP). BRIC funding can be utilized for initiatives that will aid territories, tribal nations, states, and local governments in becoming more resilient to extreme weather and disasters. Some BRIC funding is allotted on a competitive basis, and some is reserved for non-competitive uses. Non-competitive funding is meant to address concerns that lower-resourced and more rural communities can’t equitably participate in the competitive grant process. Aligning with the Justice40 Initiative, 40% of the overall benefits of certain federal investments flow to disadvantaged communities that may be overburdened by pollution and under-investment. However, administrative capacity issues, especially in rural areas, can prevent many low-income communities from accessing these funds.

[BRIC Direct Technical Assistance \(BRIC DAT\): https://bit.ly/4lJOYwL](https://bit.ly/4lJOYwL). In response to organizing and advocacy by storm survivors from marginalized communities, FEMA developed BRIC DAT to complement the BRIC Program. BRIC DAT allows grantees who may not have the capacity and/or resources to plan and implement resilience projects on their own to access unique additional support from FEMA. While the BRIC DAT program doesn’t provide funding for mitigation, it does include a range of non-financial support including climate risk assessments, community engagement, partnership building, and more.

Flood Mitigation Assistance: <https://bit.ly/4jTrDr3>. Targeting buildings that have flood insurance through the *National Flood Insurance Program:* <https://www.fema.gov/flood-insurance> (NFIP), this program aims to lower or completely eliminate the risk of repetitive flood damage. The Flood Mitigation Assistance Program was created when the *National Flood Insurance Reform Act of 1994:* <https://bit.ly/3EGcZnV> was signed into law. Funded competitively, FEMA decides which communities receive funding based on the mitigation project, eligibility, and cost-effectiveness. If a community accepts funds from the Flood Mitigation Assistance Program, a *hazard mitigation plan:* <https://bit.ly/3GqNp6R> is required.

Flood Mitigation Assistance Swift Current (Swift Current): <https://bit.ly/4jNbDjB>. Similarly, the Swift Current program aids property owners who have insurance through the *NFIP:* <https://www.fema.gov/flood-insurance> and have a history of repetitive or substantial damage from flooding. Communities can access funding to mitigate their structures and reduce the risk of potential future flood damage. Specifically, the funds can be used for property acquisition and structure demolition/relocation, structure elevations, dry floodproofing of historic residential structures or non-residential structures, non-structural retrofitting of existing structures and facilities, mitigation reconstruction, and structural retrofitting of existing structures. These funds are made available to states, territories, and federally recognized tribal governments after they receive a presidential disaster declaration in response to a flooding disaster. This program was made possible because of critical funding made available through the Bipartisan Infrastructure Law (BIL).

Hazard Mitigation Grant Program (HMGP): <https://bit.ly/3Rv6A1P>. In the aftermath of a presidentially declared disaster, state, local, tribal, and territorial governments can access funding to create hazard mitigation plans and rebuild in ways that mitigate future disaster

impacts. Hazard mitigation “includes long-term efforts to reduce risk and the potential impact of future disasters.” The ultimate goal of the HMGP program is to aid communities in rebuilding in a way that makes them even stronger and more resilient than they were prior to the disaster.

To access funding through the HMGP program, a community must develop and enact hazard mitigation plans. Mitigation projects can range from planning and enforcement, flood protection to retrofitting and construction. While homeowners and businesses can’t apply for a grant themselves, local governments can apply on their behalf.

Hazard Mitigation Grant Program (HMGP) Post Fire: <https://www.fema.gov/grants/mitigation/learn/post-fire>. A subsection of the HMGP program, HMGP Post Fire funds, offers communities assistance with mitigation activities in the aftermath of a wildfire disaster. This program is especially necessary as fires can increase the likelihood and severity of “secondary hazards” such as floods, erosion, and mudflows to affected areas. Projects under HMGP Post Fire must be cost effective and require a *Benefit-Cost Analysis:* <https://bit.ly/3ECjAQe> (BCA) before implementation. However, FEMA has preapproved 3 project types that meet these requirements: soil stabilization, flood diversion, and reforestation projects.

HMGP Post Fire began in 2018 and is available to any community that received a Fire Management Assistance Grant (FMAG) declaration because of a wildfire disaster. The program is administered under the same guidelines as the HMGP program; funding is allocated on a county or tribal level, rather than to individual applications. However, private nonprofits defined under Section 102 of the “Stafford Act” may function as sub applicants.

Pre-Disaster Mitigation (PDM) grant program: <https://www.fema.gov/grants/mitigation/learn>. With an eye towards the future, the PDM program provides funds to state, local tribal, and

territorial governments to plan and carry out sustainable, cost-effective mitigation projects in advance of disaster with the goal of reducing harm to communities and minimizing the amount of federal funds that need to be spent recovering from disaster. This program was authorized by Section 203 of the “[Stafford Act](https://www.fema.gov/disaster/stafford-act).”: <https://www.fema.gov/disaster/stafford-act> In 2024, “[The Further Consolidated Appropriations Act](https://bit.ly/3YKnkG4),”: <https://bit.ly/3YKnkG4> authorized funding under this program for 110 projects meant to reduce the risk of hazards to communities.

[The Safeguarding Tomorrow Revolving Loan Fund \(RLF\) program: https://www.fema.gov/grants/mitigation/learn/storm-rlf](https://www.fema.gov/grants/mitigation/learn/storm-rlf). The RFL Program provides capitalization grants to communities so they can create revolving loan funds for local governments to access mitigation assistance and make their communities more resilient. This program is designed to complement and supplement HMA grant portfolio through low interest loans directly at the local level. This means FEMA will not limit or restrict projects further than preexisting statutes or require a Benefit-Cost Analysis and loans can be used as a non-federal cost match. The Safeguarding Tomorrow RLF prioritizes entity empowerment, innovative funding solutions, equitable access, administrative flexibility, and a simplified grant application process.

The program was created with the Infrastructure Investment and Jobs Act in 2021 and is currently funded through fiscal year 2026. In accordance with the Safeguarding Tomorrow through Ongoing Risk Mitigation (STORM) Act, grants are given to states, territories, and tribes who then award loans to communities with an approved hazard mitigation plan.

[Community Disaster Resilience Zones \(CDRZ\) program: https://www.fema.gov/partnerships/community-disaster-resilience-zones](https://www.fema.gov/partnerships/community-disaster-resilience-zones). To ensure disaster resilience reaches communities who

need it most, the CDRZ program requires FEMA to identify census tracts most at risk from natural hazards via a natural hazard risk assessment index. Agencies and organizations across the government and private sector would then focus resilience project planning, implementation, and general assistance on these geographical areas. As of November 2024, 754 census tracts across states, territories, and tribal nations have been declared as CDRZ, which can be viewed on [this interactive map: https://bit.ly/3YN0FsJ](https://bit.ly/3YN0FsJ). This program was created via the [Community Disaster Resilience Zones Act: https://bit.ly/4jMyZMG](https://bit.ly/4jMyZMG) in 2022, which amended the “Stafford Act” to mandate the use of a risk assessment index.

HUD

[Community Development Block Grant Mitigation \(CDBG-MIT\) Program: https://bit.ly/3Rul-cOW](https://bit.ly/3Rul-cOW). As part of a new focus on pre-disaster mitigation and preparedness after the destructive 2017 and 2018 hurricane seasons, Congress has begun to appropriate funds under HUD’s CDBG-MIT program. Like CDBG-DR, CDBG-MIT funding is provided for areas that suffered from a presidentially declared disaster and is distributed similarly to CDBG-DR. Program funding is available for mitigation and resiliency projects, defined as activities that reduce the risk to life and property by lessening the impact of a future disaster. These projects are not required to address an existing disaster impact, but rather, areas that are likely to be impacted in the future. Like the CDBG-DR program, the regular CDBG [regulations: https://bit.ly/3Goo4ud](https://bit.ly/3Goo4ud) apply to CDBG-MIT funding subject to waivers and alternative requirements released by HUD.

The process for CDBG-MIT grantees is also essentially the same as the CDBG-DR program, with the grantee developing an action plan that outlines the planned use of the funds. The plans are subject to public comment and HUD

approval. The program requires a 30-day public participation window and specifies a minimum number of public meetings to be held that correspond to the amount of funding allocated to that state. As this program is relatively new, program guidelines and policies remain in flux.

[The Green and Resilient Retrofit Program \(GRRP\): https://www.hud.gov/GRRP](https://www.hud.gov/GRRP). Through GRRP, owners of HUD-assisted multifamily buildings can receive subsidies to increase resilience to climate hazards. These direct loans would cover projects to reduce carbon emissions, increase the use of renewable energy and electrification, address air quality concerns, and make properties more energy and water efficient. This program is funded under the “[Inflation Reduction Act](https://bit.ly/3RvuDxB)”: <https://bit.ly/3RvuDxB> and began receiving applications in 2023. Applications are divided into three sections: Elements Cohort provides gap financing for in progress recapitalization projects, Leading Edge Cohort supports projects in earlier stages of planning, and Comprehensive Cohort plans and funds the project through HUD contractors.

Forecast for 2025

Disaster resilience reform is at a very critical point. Hurricanes Helene and Milton, among many other destructive disasters in 2024 demonstrated that disasters are getting more intense, happening more frequently, and impacting areas of the country that have never been hit by disasters of this magnitude before. Our reactive thinking about disasters is no longer going to cut it- we must take proactive action to ensure our communities can not only rebuild after disaster but rebuild in a way that is stronger and better for the community as a whole.

We have seen some movement toward this goal with programs like the Flood Mitigation Assistance Swift Current program and the Safeguarding Tomorrow Revolving Loan Fund Program. These recently created programs recognize the harmful impacts of disaster and seek to both

protect vulnerable communities and save the federal government money.

Additionally, programs such as the Pre-Disaster Mitigation grant program no longer wait for a disaster to occur to disperse funds. Instead, they allow communities to access funding in advance of a disaster to make themselves more resilient and, again, save federal funds they would have had to spend on disaster recovery had the community not been mitigated.

Together, these programs represent progress and give us an opportunity to continue to build on this momentum and implement additional measures that result in stronger communities and better functioning government programs. However, given the projected political situation in 2025, it is likely that robust federal funding for mitigation programs will be difficult to gain.