

Disaster Resilience in Uncertain Times

Southeast and Caribbean Disaster Resilience Partnership (SCDRP)

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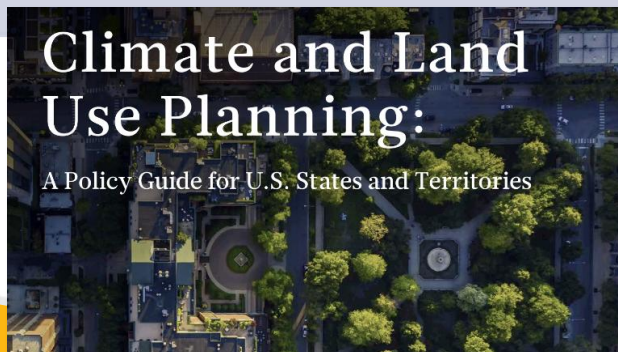
Climate Resilience Consulting | Who we are

- Social enterprise that helps communities, institutions, and governments prepare for and adapt to the impacts of climate change.
- Our Mission: **Save lives and improve livelihoods.**
- Multidisciplinary expertise, grounded in local realities and community needs:
 - affordable housing
 - emergency response
 - health care
 - smart growth
 - Insurance
 - mortgage lending
 - transportation
- Served 40+ communities across the U.S. and territories in 2024/25
- Trusted partner to the local governments, Philanthropy, U.S. Climate Alliance, private corporations, and NGOs

Climate Resilience Consulting | What we do

Strategy: Driving Bold, Transformative Change

- Turn resilience into competitive advantage by shaping policy and aligning infrastructure with climate
- Build and sustain high-impact, long-term partnerships
- Grow workforce and infrastructure capacity



Implementation: Making Resilience Happen

- Bridge innovation and delivery to turn ambitious ideas into funded, shovel-ready projects
- Coaching, hands-on support, and engagement strategies
- Unlock funding for cities and organizations

A Visual Storybook
of Community
Climate Resilience
Design Ideas



Thought Leadership: Demystifying Climate Risk & Solutions

- Identify emerging risks and create practical, stakeholder-ready solutions
- Guide the resilience field with research, best practices, and expert-driven action

The Tasks of Now:
Toward a New Era in
Climate Resilience
Building

Key Takeaways for Philanthropic Impact



Disaster Resilience in 2025



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Disaster Resilience in 2025 | Where are we now?

Rising Disaster Costs

- 2024:
 - 27 billion-dollar events
 - \$182.7 billion costs
- 2025:
 - LA fires Cost estimated >\$250 billion + insurance losses from storms well above average

Federal Policy Shifts

- FEMA Building Resilient Infrastructure and Communities (BRIC) program discontinued
- Shift of disaster response responsibilities to state governments but uncertainty around resourcing
- National Resilience Strategy to be published
- National Risk Register that identifies, articulates, and quantifies natural and malign risks

Insurance: the canary in the coal mine

- The growing costs of property insurance as an important risk signal.
- Rising home insurance premiums driven by volume of catastrophe losses (>\$100 billion in 2024)
- Home insurance premiums average over \$8,000 annually in parts of Florida (for \$300k home)
- Insurers pulling out of high-risk zones
- Potential bubble – cases of house prices being effectively subsidized by insurers of last resort – 1.3 million on Citizens Property Insurance Corporation

Disaster Resilience in 2025 | How do we pivot?

- **Realize the benefits:** *"Resilience is a competitive edge as the finance sector evolves how we account for it."* - Joyce Coffee, CRC
- **Quantify resilience value:** Investors are beginning to realize short-term accounting hides long-term risk. Calculating values that reflect **durability, disruption avoidance and social benefits** in properly can attract the new and increasing adaptation investment class.
- **Critically analyze our assets:** 'Can this property still thrive in 2035?'. Trust the private insurance market signals and avoid loss by not developing in risky places
- **Innovate with blended finance:** Adaptation costs increasing, but so is the cost of doing nothing.

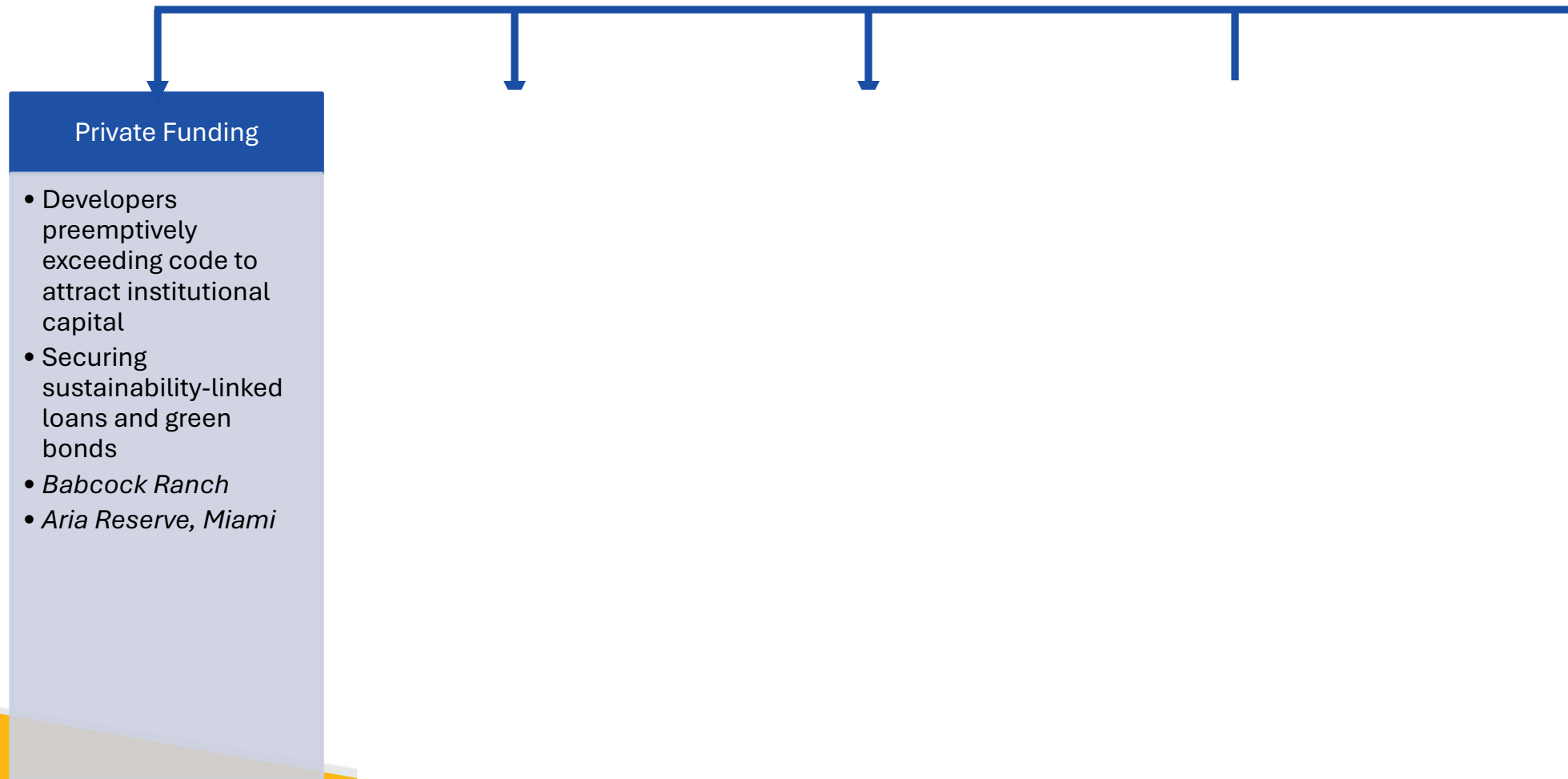
Flooding in Sarasota, FL



Chicago's "Deep Tunnel"



Disaster Resilience in 2025 | Blended Finance



Disaster Resilience in 2025 | What to do in the short term

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Operating in Uncertain Times



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Operating in Uncertain Times

- Consider how how to adapt and thrive.
- Understand options for leveraging un-funded projects.
- Discuss scenario planning for different situations.

Becoming an Intrapreneur!

“Intrapreneur: An employee within an organization who takes initiative to innovate, develop new ideas, and drive change.”

- Embracing **innovation**
- Developing **new approaches**
- Being **agile** and proactive
- Consider **multi-solving**

Transition times may offer opportunities for **planning** and **pivots**

Strategic Planning

- Plan for **scenarios** of different situations.
- Rely on your **networks**. Actively engage with your partners to keep on top of opportunities. Understand what drives them
- Work with **partnerships** that were developed for specific funding applications. These **relationships** are another currency.
- Pursue **other funders**:
 - Reusing material that is currently under consideration by a potential federal funder is OK!

Pivoting in Times of Change

- Modularize your plan/project – if one application fails or a funding source ceases, break up your plan into smaller fundable phases.
- Consider other forms of "currency" - trusted relationships you have built.
- Ask others – lean on your federal and peer partners to find out about what they are doing and any new opportunities.
- Don't get too attached to one narrative. The key is making things happen!

Climate Resilience | Resources

[Community Climate Resilience Design Ideas](#): Short video of CRC's community climate resilience design projects

[Resilience Hub Compendium](#): CRC and partners' guide to planning and designing resilience hubs

[HUD Community Resilience Toolkit](#): An overview of common climate-related hazards

[FEMA National Risk Index](#): A comprehensive online mapping tool showing natural hazard risks to guide community planning and resource allocation.

[Risk Factor](#): An online platform providing property-level risk assessments for climate hazards ('Freemium' model)

[Ready to Fund Resilience Toolkit](#): A practical guide to identifying, developing, and funding local resilience projects, tailored for community leaders and decision-makers.

Thank You!

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www.climateresilienceconsulting.com



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Ready-to-Fund toolkit

<https://adaptationprofessionals.org/ready-to-fund-resilience/>

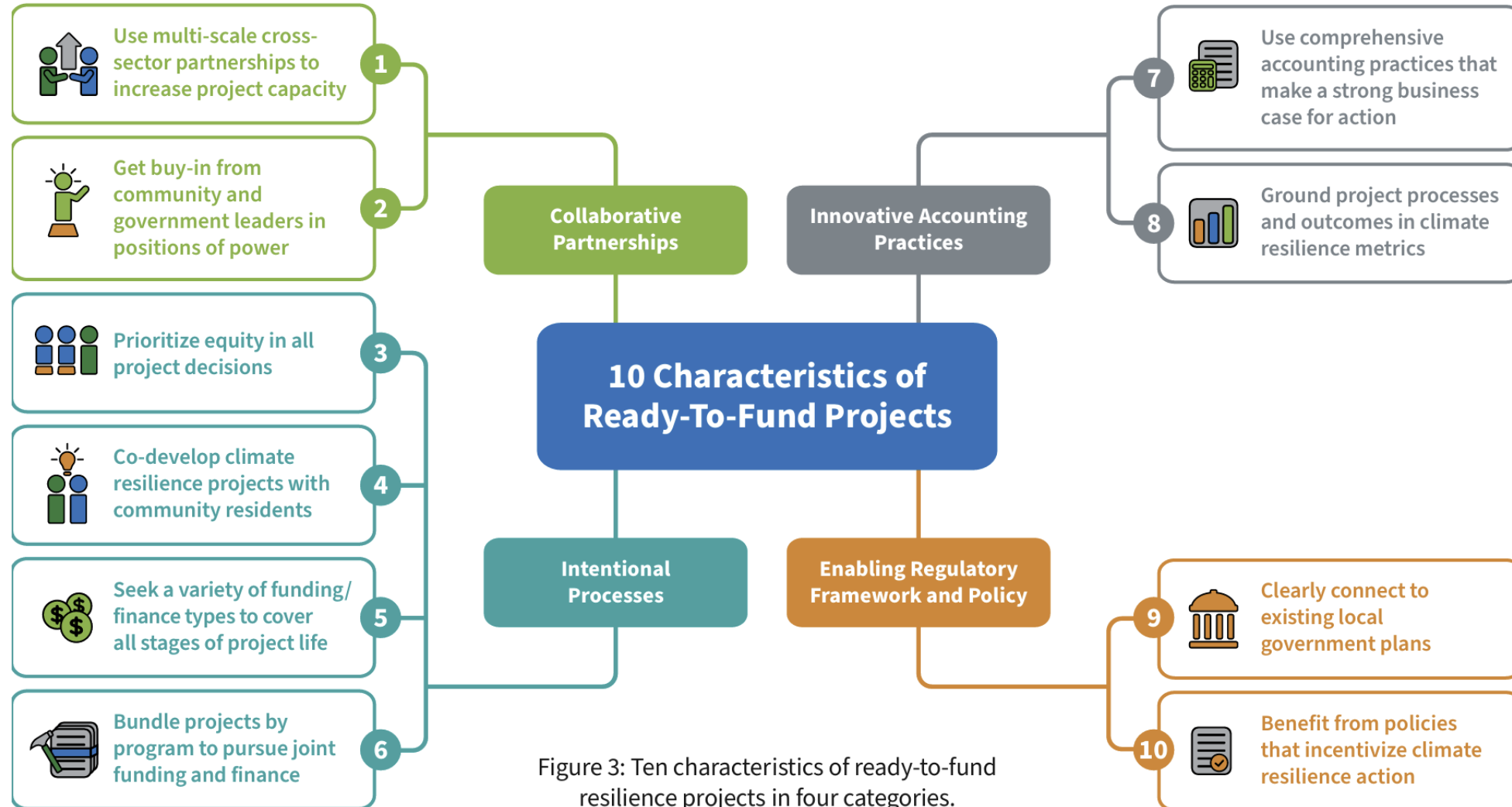


Figure 3: Ten characteristics of ready-to-fund resilience projects in four categories.