



got \$\$\$\$? Financing for Resilience

Make the Resilience Case

- Communities see the rising cost of disaster impacts and experience.
- Recognition that pre-emptive action to reduce environmental/natural hazard risk makes **good business sense**.
- **Acting in advance** saves lives and short-cuts long-term recovery times.
- Every dollar invested in resilience before a disaster **saves at least six dollars** in disaster response and recovery costs.
- Federal support for communities after major disasters may be limited.

Forge Strong Community Partnerships

- Investing in resilience starts with engaging community partners
- Ensure that “resilience” reflects **community values and needs**
- Communities will support investment in issues they care about



Cultivate Internal Allies

- Work with the organization's executive team to **craft staff-level recommendations** for resilience actions
- **Identify senior sponsors** who can shepherd projects through planning & budget processes
- Contribute value-add revenue plans that leverage potential fiscal investment

Enlist Support of Senior Leaders

- Develop briefing plan for decision makers across multiple departments
- Tailor briefings to each department's priorities
- Present **incremental, feasible solutions** to long-term challenges
- Strengthen community dialogue and advocacy
- Integrate practical next steps that align with or **improve existing organizational practice**

Embed Resilience in Budgets

- Resilience funding is often limited to grants or restricted portions of general fund or CIP budgets
- **Incorporate resilience into existing budget planning** and mainstream operations
- Influence community-wide conversation and day-to-day decisions about long-term improvements (CIP)

Weave Resilience into City Operations

- Establish a resilience action agenda through agency planning processes
- **Mainstream resilience implementation** through the General Plan, climate action plan, LHMP, LCP, and more
- Expand the stakeholder circle to include diverse parts of the community, along with organizational and governance partners

Curate a Resilience Finance Menu

- Develop a multi-layered funding plan
- Include local funds (existing & new) and externally-secured funds (regional, state & federal)
- Develop a feasible private-public finance strategy
- Develop multi-jurisdictional strategy (Measure AA)
- Target potential philanthropic contributors

Self-Reliant Financing (more than just grants)

- General obligation bonds
- Special tax assessment districts
- Capital planning budget
- Resilience impact fees
- HUD entitlements
- City reserve funds

Self-Reliant Financing

- Parametric-triggered catastrophe insurance
- PACE, on-bill resilience financing
- Private sector
 - Leverage accessory dwelling units to fund resilience improvements
 - VC resilience investments
- Existing infrastructure funds
 - Water, safety, microgrids, retrofits, housing, transportation

A Strategy Checklist

- ✓ Access existing, external financing
- ✓ Repurpose existing internal funding and think about tapping into that
- ✓ Consider new self-generated funding from within jurisdiction
- ✓ Launch incentive programs for building retrofits, financing for affordable housing, PACE for hazard, water & energy upgrades
- ✓ Push for a state and federal fiscal strategy: building partnerships with agencies and relationships program officers