Local leaders are already taking bold action to protect their communities from the effects of the climate crisis. Action at the local level is one big piece of the climate puzzle, helping protect our families when climate-fueled disasters hit. The unwavering commitment of cities, states, and businesses to climate action can help the United States significantly reduce its emissions, according to a report released this week by America’s Pledge.

In order to solve the climate crisis, we will need a thoughtful and comprehensive approach. We need to make sure the federal government is fully engaged, acting as a robust partner for communities across the America, which leaves us with an important question - how do we maximize every federal dollar spent on protecting American families?

That’s what we’re discussing today. We’ll examine how Congress can make sure no community gets left behind by emphasizing innovative finance, prioritizing resilience, and accelerating recovery in the places that need it most.

Since 2005, the federal government has spent almost half a trillion dollars in disaster assistance after extreme weather events. Whether it’s catastrophic hurricanes, flooding in the Midwest, or wildfires in the West, the federal government is increasingly stepping in to respond to natural disasters.

While it’s vital that we continue to help communities after disasters hit, it’s critical that we also focus on increasing resilience and hazard mitigation, which can protect families before disasters happen and protect the bottom line as well.

We also need to help local governments become more risk aware and finance-savvy, so they can attract private investment that benefits everyone in their communities - with an understanding that some local communities do not have the resources to do all they should be doing.

The cost of climate inaction is increasing. For example, the National Flood Insurance Program currently owes over 20 billion dollars to the U.S. Treasury. This program is vital for communities to recover from devastating floods, which are unfortunately happening in more places and - in some cases - lasting for months. The federal government’s fiscal exposure from the NFIP is one of the reasons that the Government Accountability Office has included climate change risks on its High Risk List.
The need for a strategic, cost-saving approach that prioritizes resilience and hazard mitigation is clear. On a recent committee trip, I spoke with the mayors of two flood-prone cities in South Florida. One of these cities, Miami Beach, has been able to invest in innovative solutions to reduce flooding, thanks in part to a strong tax base. However, nearby North Bay Village doesn’t have the same resources. So when the King Tide rolls around, these communities may experience different levels of flooding because of their different fiscal situations.

We must level the playing field for vulnerable communities. We can’t let wealth determine how resilient our communities are.

One of the problems is we don’t have an objective way to assess a community’s ability to bounce back after a disaster. So, in the absence of a uniformly-applied metric, the federal government may continue to use wealth as a proxy. That means the government may overvalue the benefit of protecting property-wealthy areas, while lower-income neighborhoods don’t see the same kinds of investments.

I hope today’s discussion will identify ways we can help ensure a level playing field and environmental justice across the country, especially for low-income communities and people of color, who are disproportionately affected by the climate crisis. I look forward to hearing your ideas.