

# America Prepared: A New Approach

## Building a Nation Prepared for Extreme Weather

**Summary for policymakers. [See the full document here.](#)**

### THE OPPORTUNITY

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Extreme weather events and natural hazards are increasingly threatening lives, property, and infrastructure in every region of the country and are costing taxpayers billions. Preventative, proactive solutions already exist to help communities and businesses better prepare for and withstand these disasters, yet they are not being adopted at the scale needed. **Federal policy and programs are critical to empowering state, local, and Tribal governments—especially those with limited resources—to prepare.** But to get there, the federal government must mobilize its resources more strategically and effectively. In this brief we recommend four actions that Congress can take that would save lives, property, and money.<sup>1</sup>

*“Taxpayers nationwide are also on the hook. Since 2020, Congress has appropriated an average of \$46 billion per year for disaster relief, triple the average of the prior decade (in constant 2023 dollars). Late last year, Congress rushed through \$100 billion in aid for disasters including hurricanes Helene and Milton.” Greg Ip, The Wall Street Journal*

### WHY FEDERAL LEADERSHIP IS NEEDED

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The federal government is in a unique position to empower and accelerate preparedness at all levels—from households, farms, and small businesses to large corporations and state governments. Federal action is needed:

- **To reduce fiscal exposure** from the ballooning costs of natural hazards being picked up by taxpayers. Proactively strengthening infrastructure and communities now is far more cost-effective than paying for disaster recovery later. Each federal dollar spent on preparedness saves an estimated \$4 to \$17 depending on the type of investment.
- **To promote economic growth and competitiveness.** The market for resilience-related solutions is projected to reach \$2 trillion annually by 2026. Federal incentives for private-sector resilience solutions through research hubs, climate data centers, technology accelerators, innovation incubators, and national innovation competitions can help the United States compete in this globally expanding sector.
- **To provide forward-looking data on emerging natural hazard risks.** Due to scale and cost of instrumentation and expertise, the federal government is well-positioned to collect these data. Federal development of authoritative projections of future risk can support decision-making by state and local governments and businesses.

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<sup>1</sup> For further information and a more detailed description of the recommendations in this brief, please see the [full discussion paper](#).

- **To ensure that national funding for preparedness reaches the communities that need it most.** The federal government's national scope allows for aligning and streamlining resources and reducing unnecessary bureaucracy in a manner not possible at the local level.
- **To activate federal incentives and policies to crowd-in private-sector financing.** Financial instruments such as catastrophe bonds, green bonds, resilience utility districts, infrastructure banks, and tax increment financing can attract private investment to fund resilience projects and pre-disaster mitigation, but these tools often require public incentives like revolving loan funds, tradable tax credits, or credit enhancements to catalyze and/or scale private investment.

## RECOMMENDED CONGRESSIONAL ACTION

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Extreme weather events and natural hazards impact virtually every congressional district in the country, transcending geographic boundaries and political division. Both parties have supported legislation to reduce the impacts of these hazards, yet federal action thus far has been hampered by a piecemeal approach. **Congressional action is needed to strategically focus federal resources and power on addressing the preparedness needs of the nation.** We recommend that Congress capitalize on the [public's interest in preparedness](#) through the following actions:

1. **Empower a National Preparedness Lead with Presidential Authority.** Establish a new top-level federal position with the authority to create and implement a national resilience strategy that reshapes federal preparedness capacity and resources.
2. **Develop and Implement a National Preparedness and Resilience Plan.** Designate a lead agency or executive office and call for a federal process to develop the nation's first National Preparedness and Resilience Plan. The plan should include improvements to national weather information and simplifying federal support as described below. To be successful, planning and implementation would need resources and capacity, effective interagency coordination mechanisms, and a process to bring in the experience and needs of states, local governments, businesses, and other affected constituencies.
3. **Improve Consistency and Availability of Extreme Weather and Natural Hazard Information for Local Decision-Making.** *(Part of the national plan.)*
  - **3a.** Call for a task force or study to (1) identify and designate the best existing data and models for incorporating historical and future risk into federal data products, (2) identify changes that could improve data usefulness for local planning, and (3) lay out a roadmap prioritizing steps to fill critical gaps.
  - **3b.** Authorize a single organization to drive coordination and alignment of federal data on natural hazard risk. This could be a single federal agency or a coordination mechanism, like a Congressionally chartered and funded nonpartisan nonprofit.
  - **3c.** Incentive increased public-private collaboration between federal data producers and the private users of that data to accelerate and strengthen data relevance and uptake for financial products (e.g., insurance, mortgages) dependent on the accuracy of federal data.

#### **4. Simplify Federal Support for Risk Reduction and Empower State and Local Action.** (Part of the national plan.)

- **4a.** Create a roadmap for coordinating, streamlining, and prioritizing federal preparedness investments and programs.
- **4b.** Create a more efficient mechanism for state and local governments, business, and individuals to access federal preparedness resources. Build efficiency and cut red tape through regional or thematic interagency coordination mechanisms (e.g., providing a single point of entry, pooled funding across programs and agencies, and common or aligned processes for planning, application and reporting).

The United States will undoubtedly continue wrestling with hurricanes, wildfires, storm surges, and other extreme weather events. **Now is the time to take action that will save lives, property, infrastructure, and taxpayer dollars.**

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