

# MAKING MITIGATION WORK WEBINAR SERIES



## Natural Hazards Center and FEMA Webinar Series “Making Mitigation Work”

Written Questions and Answers after the November 10, 2020 Webinar  
Advancing Racial and Social Equity Through Natural Hazards Mitigation

**Alan Kwok**, Philanthropy California and Northern California Grantmakers

### **Question from Sara Schwartz C.R. Kendall:**

How do individuals gain wealth after a natural hazard event? Government handouts? Insurance payouts?

**Alan Kwok:** This is a complex issue. I want to focus on solutions that fundamentally restructure how we value, build and rebuild, and support impacted households. First, home values - a major component of wealth for American households – in communities of color [are significant less](#) than those in white communities. We need to address [how we appraise](#) to ensure home values in historically redlined communities are comparable to those in non-redlined communities. Second, we need to tackle issues of building and rebuilding in areas with high risk of natural hazards such as floods and wildfires, with their impacts exacerbating due to climate change. One area of concern is to provide subsidized housing for low-income families that do not put them in harm’s way. Unfortunately, many of these housing units are located in [flood plains](#) or [areas with high risk of wildfires](#). Housing policies need to ensure low-income folks, who are disproportionately people of color, are not further burdened by the costs of natural hazard impacts. Another concern relates to rebuilding post-disaster. For instance, the National Insurance Flood Program, a government flood insurance program, enables (or traps?) homeowners in flood zones to rebuild at the same place. [Policies](#), including higher FEMA payments and buyouts, are needed to provide financial incentives to homeowners to rebuild or move to lower-risk areas. Third, we need to ensure people impacted by natural hazard events maintain their income, which has long term implications on wealth accumulation. While current government disaster relief programs favor disaster survivors who white, educated, and homeowners, we need to find ways that ensure relief programs are accessible to those who need them most, including undocumented immigrants. I believe efforts are underway to identify improvements to ensure more equitable access to funding.

### **Question from Sara Schwartz C.R. Kendall:**

What about Asian/API American and Native American/ Indigenous communities - are there statistics about them?

**Alan Kwok:** Here are a few statistics relating to Native American/tribal communities:

According to The Center for Public Integrity, U.S. citizens receive, on average, about \$26 per person, per year, from the federal government, while tribal citizens receive approximately \$3 per person, per year. In order to receive federal recovery dollars, tribes need to have approved mitigation plans, but only 30% of tribes have one. This [study](#) provides an overview of factors and impacts that put Native Americans in vulnerable situations pre and post-disasters.

There are significant socioeconomic differences within Asian/API American communities. I offer to have data be disaggregated within this group. This [resource](#) provides a good overview of subsets of Asian-Americans and Pacific Islanders and the [impacts](#) it has on the provision of services if we aggregate data.

**Question from Diamond Holloman:**

How can a resource-giving organization - public or private - better provide channels of access to BIPOC grassroots organizations?

**Alan Kwok:** As a resource-giving organization, I'd like to offer a several recommendations:

- 1) Examining internal data about who is accessing resources and potential inequities (e.g., How many resource-seeking organizations serve BIPOC communities and are led by people of color? Are resources allocated equitably to resource-seeking organizations? If not, why?)
- 2) Seeking to understand BIPOC-serving organizations' needs, as well as insights about their experiences seeking resources. Given the power dynamics between resource giver and resource seeker, solicit feedback in non-punitive ways (that is, feedback is not tied to current or future access to resources).
- 3) Examining process for resource access and reporting. Grassroots organizations may not have the staffing capacity (e.g., have a full-time grant writer or resources to hire one) or language capacity (e.g., an organization that serves non-English speaking communities) to seek resources when they are offered competitively. They may lose out valuable support compared to those that are more resourced (usually larger organizations and most of them led by white folks). Instead of waiting for BIPOC organizations to reach out for resources, a resource-giving organization might want to identify and reach out to BIPOC-serving organizations to explore opportunities for partnerships and support.

**Question from Stephen Maack:**

Will wealthier people with insurance have TWO recovery income sources -- their insurance plus federal aid? Is part of more disaster aid going to wealthier people because their lost structures are liable to be worth more to start with (also relates to redlining impact and cross-generational wealth gain issues)?

**Alan Kwok:** FEMA relief and recovery programs do not allow for overlapping financial support. Any costs not covered by insurance might be eligible for FEMA assistance.

Yes, disaster aid is going to wealthier folks in part because of pre-disaster home values, which impact cross-generational wealth gain. Additionally, pre-existing socioeconomic vulnerabilities hamper post-disaster navigation and access to aid. This [article](#) encapsulates disparate experiences in getting aid.

**Question from Max Izenberg:**

Can you elaborate on how FEMA aid unable to address disparities? Are you talking about individual assistance and cost recovery or were you referring to mitigation initiatives?

**Alan Kwok:** There are socioeconomic barriers to getting FEMA and other disaster aid, some of which are pre-existing individual vulnerabilities embedded long before a disaster hits, and others emerge post-disaster. This [article](#) encapsulates disparate experiences in getting aid. Also see responses above (relating to homeownership and home values).

**Question from Stephen Maack:**

How about changing the laws in California so those with solar power can keep powering their homes when the major utilities cut off power and then put philanthropic dollars into installing solar power in low-income neighborhoods, using minority and low-income people to do the installations (economic gain to the community). State of CA already has cost-share \$ for solar power, but it is only cost SHARE....

**Alan Kwok:** Agreed. We do need to expand and create new programs in California to enable more low-income residents to access low-cost, renewable energy to ensure they have electricity during wildfire seasons. These programs include the [Solar on Multifamily Affordable Housing](#) and the [Self-Generation Incentive Program](#). Accessing these programs on an individual basis requires outreach, education, and advocacy (e.g., If I am a tenant in an affordable housing unit, why would I want and how I can get my landlord to install solar power?).

Philanthropic dollars have been used to leverage these programs through outreach and education to potential customers and footing upfront costs (e.g., application fees) so that eligible customers can access these programs, and more could be done.

Relating to hiring minority and low-income people to do the installations. This is a bigger question about whether jobs in the renewable energy sector are actually well-paying jobs that support low-income and POC communities. For instance, jobs for rooftop solar power installation are often [non-unionized and pay much less](#) than utility-scale renewable construction projects. A recent [report](#) from UC Berkeley provides a range of recommendations that promote equity and mobility for workers, including companies getting government funding to build clean energy infrastructure are required to hire from disadvantaged communities, pay for good paying jobs, and ensure compliance with labor laws. Governments, philanthropy, and industry have opportunities to fund training programs that prepare workers for careers, rather than specific jobs, to keep up with changes in technologies.

**Comments:**

**From Anne McKinnon:** We have a hard time in this country telling a rich person s/he doesn't need or qualify for aid or even a reduced-price transit pass. Need to work on this!

**From Jennifer Pendley to All panelists:** That FEMA aid is only if a disaster has an Individual Assistance which then opens up a Disaster Case Management Grant that assists survivors on their recovery. Usually the AFN, lower income and black and brown survivors have more than one legal issue before the disaster for example no legal documentation for living in grandma's house that has passed away. FEMA will the send a denial letter that often the survivors do not follow up on which

explains what is needed to be approved for funding. It is a spiderweb. Thank you I really enjoyed this presentation.

**From Michael Godfried:** When people donate for response you got tag a portion of that donation to go towards a mitigation fund, like 10%, with the donor's permission. I think this may take advantage of the urgency around response when people are donating.

#### **Resources:**

**From CONVERGE:** <https://www.pbs.org/independentlens/videos/cooked-survival-by-zip-code/>

**From Lori Peek:** Here is the link to the Research Counts that Alan just quoted!  
<https://hazards.colorado.edu/news/research-counts/does-nature-or-society-create-risk-practical-implications-of-shifting-the-disaster-frame>

**From Lori Peek:** Here is the link to the report that Alan just showed:  
<https://greenlining.org/publications/2019/making-equity-real-in-climate-adaption-and-community-resilience-policies-and-programs-a-guidebook/>

**From CONVERGE:** <https://greenlining.org> they also have other resources that will be helpful to others in the room! Here's the link to explore.

**From Kathleen Koch:** Stephen Maack, check out what they do in DC through their DC Sustainable Energy Utility. It does solar installation and trains minority and low-income residents to do them & for other green workforce jobs. [https://www.dcseu.com/?gclid=CjwKCAiAkan9BRAqEiwAP9X6UcOvy-FJucOgQKsK5GCAmXKSmoqgalqbLczFJGBPOM3jfRKOEsyl4BoCgZMQAvD\\_BwE](https://www.dcseu.com/?gclid=CjwKCAiAkan9BRAqEiwAP9X6UcOvy-FJucOgQKsK5GCAmXKSmoqgalqbLczFJGBPOM3jfRKOEsyl4BoCgZMQAvD_BwE)

**From Tanya Gulliver-Garcia:** New disaster philanthropy data report coming out Thursday and webinar on Tuesday --- <https://disasterphilanthropy.org/event/measuring-the-state-of-disaster-philanthropy-2020/>

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#### **Comments, Suggestions, or Questions for the Natural Hazard Center?**

Please contact: [katherine.murphy-1@colorado.edu](mailto:katherine.murphy-1@colorado.edu).

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