

Comments on Request for Public Input on Experiences With FEMA Disaster Responses Docket Number: DHS-2025-0013

I am writing on behalf of Chesapeake Climate Action Network (CCAN) to fulfill DHS's request for information regarding FEMA's functions.

CCAN holds that FEMA is an essential federal agency because of its ability to significantly lessen the impact of future extreme weather disasters by investing in mitigation projects that reduce destruction across the United States. At a time when extreme weather disasters are increasing in frequency and severity, mitigation efforts are more important now than ever. As states actively apply for FEMA's mitigation grant programs, which save millions of dollars in avoided losses, eliminating FEMA and the funding these programs provide risks upending the economic stability of our nation. We strongly urge DHS to preserve this essential federal agency.

States Cannot Afford Mitigation Projects

Last year alone, the National Oceanic and Atmospheric Administration reported that the United States experienced 27 extreme weather disasters for which recovery costs each exceeded \$1 billion, amounting to a total of \$184.8 billion. According to a 2024 study by the Potsdam Institute for Climate Impact Research, these costs will only continue increasing, with the global cost of extreme weather change projected to exceed \$38 trillion by 2050. As recovery costs increase, states recognize that they cannot afford to keep rebuilding and are investing in mitigation projects. Projects funded by FEMA, whether through the Building Resilient Infrastructure and Communities program (BRIC) or the Hazard Mitigation Grant Program (HMGP), create resilient communities that experience significantly fewer damages caused by extreme weather disasters. If FEMA is eliminated, states will lose access to critical funding and resources for mitigation projects. Instead, the burden of mitigation costs will fall onto state taxpayers as states and localities increase taxes to fund necessary projects. For example, FEMA recently canceled more than \$20 million in BRIC grants for North Dakota that would have funded a water intake project, a regional wastewater treatment project, and a wastewater lagoon project. For the state budget to cover costs for these projects, state and local officials estimate that every property owner in North Dakota's Wells County will have to pay an additional \$6,000 in property taxes. Eliminating FEMA and the mitigation programs it provides will significantly increase the tax burdens for Americans across the country.

Already, with the dismantling of FEMA's BRIC program, states are concerned about having to abandon mitigation projects and the resulting economic impacts. Massachusetts's Chelsea and Everett cities – two major agricultural hubs that generate \$2.3 billion in annual economic activity – were preparing to construct the Island End River Coastal Flood Resilience Project, which was funded by a \$90 million BRIC grant. However, the area is prone to flooding, and without funding for this essential mitigation project, local officials have claimed that the cities are at risk of losing over \$7 billion in annual economic activity due to flooding damage. The cities need this project,

and without it, they risk losing a crucial part of Massachusetts's economy. Eliminating FEMA risks the economic stability of states like Massachusetts across the country.

FEMA's Mitigation Aid is in High Demand and Saves Money

Recognizing that they cannot afford mitigation projects on their own, states continue to apply for aid from FEMA. For example, an April 2025 Politico article reported that FEMA's BRIC program was so popular that, before it was dismantled, FEMA had to reject nearly 2,000 applicants seeking \$13 billion in BRIC funding because demand exceeded available funding. FEMA has posted on its website that in Fiscal Year 2024, FEMA's Safeguarding Tomorrow Revolving Loan Fund Program received applications requesting over \$293 million, more than double the \$150 million made available for the grant.

Not only are FEMA's mitigation programs in high demand, but the projects that they fund have consistently demonstrated their success. For example, after Hurricane Katrina in 2005, Jefferson Parish, Louisiana, spent \$2.36 million to elevate 23 individual homes, \$1.5 million of which were provided in grants from FEMA. A loss avoidance study last updated in 2022 found that these efforts avoided at least \$2.24 million in damage from Hurricane Isaac in 2012 and at least another \$3 million in 2021 during Hurricane Ida. As of 2022, the total cumulative amount of losses avoided due to these mitigation projects is 2.23 times the total cost of the project. Similarly, a study assessing the loss averted by investing in wind-resistant infrastructural upgrades for 64 buildings in Broward County, Florida, found that the county avoided a \$10,398,664 loss thanks to prevented damages, indicating a 483% return on investment from the original project cost of \$2,151,862. By helping states build countless mitigation projects, FEMA has saved the entire nation millions of dollars.

Conclusion

While we recognize that FEMA is an imperfect agency that requires improvement, completely eliminating FEMA risks the economic stability of our country. States have a significant demand for FEMA's mitigation programs, and we can not strip them of this critical help. Instead of eliminating these programs, the administration needs to invest more in them. CCAN strongly urges the administration to preserve this essential agency and the mitigation functions that it provides to create a more resilient nation.