



**FEMA**

# **FEMA National Advisory Council Annual Report**

*November 2024*

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## Letter from the National Advisory Council (NAC) Chair

On behalf of the National Advisory Council (NAC), I am pleased to present the NAC Annual Report for 2024 to the FEMA Administrator.

The NAC marked many “firsts” this year. This year’s was the largest portfolio of subcommittee work ever undertaken. In addition to organizing around the traditional three-subcommittees structure, we created an ad hoc task force to consider the future of emergency management, and Administrator Criswell assigned overwatch for two congressionally mandated FEMA taskings to the NAC. It goes to follow that this year was unprecedented in terms of the number of people collaborating with the NAC. The NAC partnered with FEMA’s Office of Civil Rights and the Department of Justice on a White House led initiative, we included 30 subject matter experts as members across three subcommittees, heard from dozens more expert presenters, and worked with dozens of FEMA liaisons from across the agency to enhance fact-finding research, all to assist the 40 appointed NAC members to consider improvements in six topic areas: 1) gender-based violence, 2) climate change, 3) workforce and readiness, 4) preliminary damage assessments congressional tasks, 5) planning for animal wellness congressional tasks, and 6) reimagining the future of emergency management. This report includes recommendations related to the first three subcommittees.

A forthcoming preliminary damage assessment (PDA) report will memorialize the PDA Advisory Panel recommendations adopted by the NAC. Focus will continue in the final two areas, as the Planning for Animal Wellness Work Group and the Emergency Management Reimagined Task Force continue their research into the 2025 cycle.

As I sat in on subcommittee meetings, it was evident that NAC members wanted their work to represent the complexity and nimbleness that the nation’s emergency managers face every day. I am immensely proud of the NAC members and the caliber of recommendations within this report as well as those forthcoming in the report on preliminary damage assessment recommendations. I highlight continued emphasis on the issues of equity and mental health, incorporated as themes throughout the report. It has become clear to me that the successful integration of the concepts and ideals of equity throughout emergency management and maintaining the mental health of the emergency management workforce and survivors as a top priority, are essential. Without these, we severely jeopardize our ability to build a resilient nation. I encourage FEMA to continue putting people first by incorporating equity and mental health throughout its programs and processes.

Now a firm tradition, since 2019 the NAC has examined equity issues with intentionality in its annual reports. At my direction during my term as the NAC Chair, the equity standard of practice became an expressed responsibility of the NAC leadership team. With this assignment of duty, my intent has been to raise the bar of accountability and oversight, uplifting our focus

and prioritization of equity, so that this remains top of mind throughout the year. This also reaffirms our commitment to instilling equity as a foundation of emergency management.

To ensure that each subcommittee included equity considerations during their research, subject matter expert presentations, and deliberations, the NAC instituted its first-ever Equity Self-Assessment process. The NAC further presents the results of this process at the end of this report, within the Annual Equity Report section.

The NAC continually strives to ensure that all recommendations are equitable, coordinated, and outcome-driven. This report represents majority agreement among the members of the NAC and reflects the current and future needs of emergency management. I am pleased to share these recommendations with you.

In service,

A handwritten signature in black ink, appearing to read "Carrie Speranza".

Carrie Speranza, CEM  
Chair, FEMA National Advisory Council

## Executive Summary

Early in 2024, FEMA organized a meeting to orient both new and seasoned NAC members to relevant processes, programs, initiatives, and topics of interest. This included the NAC receiving briefings on FEMA’s organizational structure, the Administrator’s Annual Planning Guidance, and the FEMA Strategic Plan for 2022-2026. The NAC also discussed areas of member concerns and NAC leadership’s direction. This information set the stage for the development of this NAC 2024 Report.

In alignment with the FEMA Strategic Plan for 2022-2026, the NAC organized efforts to provide actionable recommendations around these specific areas: 1) gender-based violence, 2) climate change, 3) workforce and readiness, 4) preliminary damage assessments, 5) planning for animal wellness, and 6) the future of emergency management reimaged. This report includes recommendations related to the first three areas, with focus areas #5 and #6 continuing their research into the 2025 cycle. The preliminary damage assessment recommendations will be provided to the Administrator within a separate report.

Each committee held regular meetings, invited guest speakers with subject-matter expertise, and collaborated to develop the following fifteen recommendations. After this Executive Summary, you will find each subcommittee’s Recommendations Research and Supplementary Information section, which includes problem statements, an overview of the research conducted, potential outcomes, and additional context for each recommendation.

### Overview of the 2024 NAC Recommendations by Subcommittee

**Recommendation 2024-01:** FEMA should immediately prioritize and address the disparity in its tools and indices, and data sets that are not fully inclusive of tribes, territories, rural, insular, and disadvantaged communities. Failure to do so will further exacerbate the inequities in the federal government’s ability to serve these populations.

**Recommendation 2024-02:** FEMA should develop victim-centered trauma-informed training for emergency managers and FEMA staff so plans and operations are inclusive of all people in all communities.

**Recommendation 2024-03:** FEMA should develop guidance for state, local, tribal, and territories (SLTT) emergency managers on how to plan for the specialized and contextual needs of those at high risk of experiencing gender-based violence during and after an emergency.

**Recommendation 2024-04:** FEMA should review its policies and procedures to determine which expenses related to those experiencing or are at risk of experiencing gender-based

violence are currently eligible for reimbursement under the Public Assistance and Individual Assistance programs and develop specific guidance and training for FEMA field staff on which costs are eligible.

**Recommendation 2024-05:** FEMA should ensure that its post-disaster processes take into account the stress levels and emotional well-being of recent disaster survivors, particularly those with known mental health issues or who are vulnerable to additional harm such as gender-based violence or human trafficking.

**Recommendation 2024-06:** FEMA should develop an operational framework and policy for appropriate uses of large datasets, particularly when these datasets are used for funding, cost-sharing, technical assistance, and grant/loan determinations or eligibility.

**Recommendation 2024-07:** FEMA should engage the insurance industry to develop a resilience rating system to recognize policies and infrastructure investments that address the impacts of climate change and that can be leveraged by insurers to incentivize sustained access to insurance and guide capital allocations.

**Recommendation 2024-08:** FEMA should take steps to increase the utilization of pre-event emergency declarations under the Stafford Act for climate-driven and other emergencies.

**Recommendation 2024-09:** FEMA should increase community resilience by establishing better relationships, improving collaboration, and assessing existing programs for FEMA regions and SLTT to enhance local capacity.

**Recommendation 2024-10:** FEMA should strengthen, streamline, and increase the flexibility of Public Assistance and other support programs so that SLTTs can access immediate funding for disaster response with a simplified reporting process, and secure timely reimbursement for subsequent expenses.

**Recommendation 2024-11:** FEMA should collaborate with SLTTs, industry, and other partners to educate and encourage homeowners and renters to carry adequate insurance using methods that increase the rate of insurance uptake nationwide in existing insurance markets.

**Recommendation 2024-12:** FEMA should create a Higher Education Subcommittee comprised of a representative sample of both industry professionals and the higher education community. The Subcommittee should be situated under the National Disaster & Emergency Management University (NDEMU) with a primary mission to carry out a detailed gap and congruence analysis with the goal of identifying pathways for emergency management higher education and stakeholders to expand the workforce. A primary focus of the Subcommittee analysis should be concentrated on recognizing programmatic competencies that are supported by both the industry and academic research.

**Recommendation 2024-13:** FEMA should make evaluating and leveraging advanced technology a priority for the next FEMA Strategic Plan. To achieve this, FEMA should establish a work group to examine how artificial intelligence, cybersecurity, mis/disinformation campaigns, privacy and data integrity, and other rapidly evolving advanced technologies affect the agency's ability to execute its mission.

**Recommendation 2024-14:** FEMA should partner with a non-profit organization to convene a grocery summit in 2025. In preparation for this summit, the non-profit will collaborate with food and agriculture-sector stakeholders, FEMA, and others to craft a whole-of-nation policy/strategy framework for food flows in catastrophic contexts. To complement the framework, FEMA should explore funding regular consultations with 1) a policy/strategy "steering committee" of food and agriculture-sector stakeholders and 2) an operational/tactical group of food and agriculture-sector supply chain/emergency management professionals. If this effort is successful, it could be applied to other supply chain sectors.

**Recommendation 2024-15:** FEMA should consider standardizing the *Ready, Set, Go!* preparedness messaging, and develop a national standard for evacuation terminology, using plain language, that accompanies the "Go" component of the program. *Ready, Set, Go!* and the evacuation terminology should be applied to all hazards, and training should be provided for the emergency management community on its application.

# Recommendations Research and Supplementary Information

## Cross-Cutting Recommendation

While this recommendation is considered a cross-cutting matter of concern, in addition to an authorship sponsor or subgroup, every recommendation must be hosted. This recommendation was both authored within and hosted by the Gender-Based Violence (GBV) Subcommittee.

**Recommendation 2024-01: FEMA should immediately prioritize and address the disparity in its tools and indices, and data sets that are not fully inclusive of tribes, territories, rural, insular, and disadvantaged communities. Failure to do so will further exacerbate the inequities in the federal government’s ability to serve these populations.**

### *Issue Examined*

FEMA’s annual *Community Resilience Challenges Index*<sup>1</sup>, published in August 2024, highlighted the importance of community characteristics datasets for resilience. The document does recognize the incompleteness of national datasets for the Pacific Territories (American Samoa, Commonwealth of the Northern Mariana Islands, and Guam) and the U.S. Virgin Islands, recognizing the four territories may have the “highest challenges to resilience in the United States,” (page 11). There is no action plan on how and when the remaining territories will be included in the datasets.

### *Research and Analysis*

These glaring gaps in data have remained front-of-mind for the GBV subcommittee as we have conducted our fact-finding research. Whether conducting individual research, or when receiving a presentation by a federal partner agency about a major data platform for disaster response, or in testing FEMA’s own Resilience Analysis and Planning Tool (RAPT), the NAC continues to see missing data and therefore an inability to analyze. The fact remains that not all states, territories, tribes, and other historically underserved geographical areas are currently included in significant data-driven tools used by FEMA and partner organizations to develop program policies, support disaster planning, response, recovery, and mitigation, as well as for delivering Public Assistance (PA) and Individual Assistance (IA).

To illustrate the point, we focus on the lack of territorial data as an issue set representative of a larger grouping of data issues. These issues create blind spots within the data-driven tools used for myriad purposes. We are convinced that these omissions will steadily increase inequities between communities that are seen – with data – and those who remain unseen.

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<sup>1</sup> [https://www.fema.gov/sites/default/files/documents/fema\\_2023-community-resilience-challenges-index\\_methodology-report.pdf](https://www.fema.gov/sites/default/files/documents/fema_2023-community-resilience-challenges-index_methodology-report.pdf)



In the FEMA Response to NAC Recommendation 2023-07, FEMA states, “FEMA recognizes the benefits to inclusive practices and agrees that the unique circumstances of all five U.S. territories must be considered in all phases of the emergency management framework to promote community preparedness, recovery, and resilience measures,” and that, “FEMA further agrees that indexes and tools that do not include all five U.S. territories in formulas should be recognized as ‘incomplete’ products and require timely revision.”<sup>2</sup> FEMA’s current approach appears to be ignoring the effects of missing data when relevant. In many Notice of Funding Opportunities (NOFO) issued by FEMA, which may require the use of datasets to determine eligibility, for instance, FEMA states that it will waive the Territories from requirements to apply the missing datasets. The NAC challenges this action. Rhetorically speaking, if each dataset serves as a purpose or as a metric of need in eligibility determination, what then becomes the long-term impact on national resilience when FEMA continues to waive a requirement because of non-existing data? The NAC sees the exclusion of the territories in data collection as a condition that exacerbates inequities. Thus, the NAC remains unsatisfied, because despite acknowledgements of these data deficiencies by FEMA, we remain under the impression that there is neither a comprehensive plan nor iterative approach, not even a first attempt, to correct these deficiencies.

Pursuant to Executive Order 13985: *Advancing Racial Equity and Support for Underserved Communities Through the Federal Government*, it is federal policy to “pursue a comprehensive approach to advancing equity for all, including people of color and others who have been historically underserved, marginalized, and adversely affected by persistent poverty and inequality”. Initiatives that FEMA could pursue to fulfill this recommendation and comply with Executive Order 13895 could include the following:

- **Conduct an Equity Assessment.** Identify potential barriers that exclude tribes, territories, rural, insular, and disadvantaged communities from tools, indices, and data sets supported by FEMA.
- **Develop a Timeline Plan.** Develop a timeline plan for completing the inclusion of tribes, territories, rural, insular, and disadvantaged communities in existing products.
- **Identify Interagency Expertise.** Identify interagency resources such as the federal Equitable Data Working Group chaired by the Office of Science and Technology Policy and the United States Office of Management and Budget to develop metrics and identify best practices to collect more inclusive geographic and sociodemographic data.
- **Campaign Across Programs to Develop Inclusive Products.** Coordinate across FEMA programs and communicate through all levels of leadership and program management the need to recognize *all* 50 States, *all* 574 federally recognized tribes, and *all* five territories in products funded, distributed, and supported by FEMA to instill equity as a foundation of Emergency Management.

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<sup>2</sup> FEMA Responses to the National Advisory Council 2023 Recommendations, April 2024.  
[https://www.fema.gov/sites/default/files/documents/fema\\_response-to-2023-nac-report\\_042324.pdf](https://www.fema.gov/sites/default/files/documents/fema_response-to-2023-nac-report_042324.pdf)

- **Encourage Collaborative Governance.** Robustly support a cross-collaborative effort between the NAC and other Federal Advisory Committees such as the Census National Advisory Council to discuss and analyze shared or common systemic data gaps.
- **Encourage Collaborative Data Sovereignty Collection Approaches.** While emphasizing diverse data, knowledge systems, and community science, FEMA should uphold Indigenous data sovereignty, rights, and self-determination in collection methods and approaches.

### *Potential Outcomes*

The actions indicated by this recommendation are necessary to begin meeting the unique, complex, and valid needs of tribes, territories, rural, insular, and disadvantaged communities. Immediately prioritizing and implementing actions that address disparities in FEMA’s tools, indices, and data sets will demonstrate responsiveness to diversity, equity, inclusion, and accessibility in all designed products. Accuracy and completeness in various indices and toolkits will enhance community resilience in underserved communities and overall. These communities and geographic areas must be seen to be understood and must be understood to make the best use of federal government programs for disaster planning, assistance, and relief.

## **Gender-Based Violence Subcommittee Recommendations**

**Recommendation 2024-02: FEMA should develop victim-centered trauma-informed training for emergency managers and FEMA staff so plans and operations are inclusive of all people in all communities.**

### *Issue Examined*

Emergency managers at the federal, state, local, tribal, and territorial levels provide services to survivors in the aftermath of disasters. Whether during acute and small-scale emergencies, such as building fires, water outages, or infrastructure collapse, or during longer-term larger-scale disasters, when essential services delivery may include emergency sheltering, family assistance center operations, and individual assistance, all require the emergency management workforce to be in direct contact with survivors. In all these circumstances, the workforce directly engaging with survivors must understand how to develop inclusive strategies, they must consider the needs of survivors from different cultures and affiliations, and they must learn how to handle extenuating circumstances.

### *Research and Analysis*

The Gender Based Violence (GBV) Subcommittee encountered many excellent presenters during fact finding, who illuminated several issues, and some solutions, to enduring issues. At the June 20 meeting, Emily Johnson of the American Red Cross encouraged joint training with local frontline organizations and FEMA, as well as the creation of referral mapping templates. The training materials examined during this presentation had been adopted by the World Health Organization, which could be taken as an indication of their high-quality and multi-situational utility.

The GBV Subcommittee made several key findings during an excellent meeting on August 1, in which representatives of the Rape, Abuse, and Incest National Network (RAINN), employees of the FEMA Region 2 Mission Support Division, and an employee of the Office of Management and Budget (OMB) familiar with the Department of Health and Human Services' Substance Abuse and Mental Health Services Administration highlighted several points, including:

1. The need for cultural sensitivity training and capacity building, which should include awareness of gender-based violence indicators, legal literacy, and in some circumstances, specific language training.
2. FEMA Region 2 is deploying a Trauma-Informed Disaster Response pilot course, which will soon be expanded to FEMA Regions 4 and 6.
3. Each FEMA Region has Mental Health Counselors.
4. The need to prioritize the development of an appropriate Train-the-Trainer program, which includes offerings for state and local officials.
5. The need for trauma-informed care composed of "4-Rs": Realize, Recognize, Respond, and Resist re-traumatization.

Such actions are not unprecedented. Following the Post-Katrina Emergency Management Reform Act, FEMA and other emergency management organizations examined lessons observed and implemented new approaches to services. For example, emergency shelter and transportation services programs updated policies and training to better accommodate those with access and functional needs and support the inclusion of companion animals.

Similarly, this recommendation seeks to expand inclusive practices to ensure that all survivors encounter trauma-informed disaster relief and recovery processes, especially those survivors experiencing, or who are at risk of experiencing gender-based violence. FEMA should develop and implement training courses for emergency managers at all levels of government and FEMA staff who interact with disaster survivors should be trained to be inclusive, sensitive, and responsive to the circumstances of people who have experienced past trauma. The curriculum should leverage the Department of Homeland Security's Blue Campaign.<sup>3</sup> Training should include recognizing indicators of GBV. Training in multiple formats, both in-person and online, should be provided. A guide on how to identify, care for, and refer victims / survivors of gender-based violence to related services should also be made available to for emergency managers and FEMA staff.

### *Potential Outcomes*

By implementing this recommendation, FEMA helps ensure the development of a victim-centered trauma-informed approach for its workforce. Training will assist emergency managers improve communication, produce more inclusive planning, reduce re-traumatization, improve support for staff, and help build community trust. Staff trained in victim-centered trauma-informed care can communicate in a more empathetic and effective manner, ensuring that

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<sup>3</sup> <https://www.dhs.gov/blue-campaign>

information is accessible and sensitive to the needs of people who are experiencing or may have experienced trauma, such as gender-based violence. And training can help emergency managers develop plans that consider the varied needs of different populations, including those with pre-existing trauma, disabilities, or language barriers.

Awareness of trauma can help prevent practices that might inadvertently re-traumatize individuals, such as with insensitive questioning or with overwhelming processes. Relatedly, victim-centered trauma-informed training can also support staff by helping them manage their own stress and emotional responses, which can improve their overall effectiveness and well-being. By demonstrating a commitment to understanding and addressing trauma, FEMA can build stronger, more trusting relationships with affected communities. Implementation should support more compassionate, effective, and equitable emergency management practices.

**Recommendation 2024-03: FEMA should develop guidance for state, local, tribal, and territorial (SLTT) emergency managers on how to plan for the specialized and contextual needs of those at high risk of experiencing gender-based violence during and after an emergency.**

#### *Issue Examined*

In general, victims and those at high risk of GBV have not been incorporated into disaster planning. The development of emergency management plans and policies should include representatives from groups that serve, or those who are more likely to experience, GBV issues or barriers to *accessing* public services and safety.

#### *Research and Analysis*

At the June 20 GBV Subcommittee meeting, Emily Johnson of the American Red Cross presented training materials that have been adopted by the World Health Organization. She encouraged joint training with local frontline organizations and FEMA staff, as well as the creation of referral mapping templates. As an example, she presented the pre-planning work of the Bangladesh Red Crescent, which pre-positions contraceptives at community centers. She emphasized the need to have a clear referral pathway to local resources by pre-identifying and planning with those resources. Ms. Johnson also focused on the importance of building lines of communication between FEMA, SLTT emergency managers, and grassroots organizations like sexual assault centers, domestic violence shelters, and anti-trafficking organizations.

At the May 9 GBV Subcommittee meeting, Dr. Clare Cannon of the University of California, Davis emphasized the importance of having domestic violence prevention and LGBTQ+ advocates at the planning table. Dr. Cannon suggested that this engagement will help SLTT emergency managers identify and plan for non-traditional shelters and/or identify non-traditional locations for one or more of the communities' Disaster Resource Centers.

The correlation between disasters and increased GBV, experienced both during and after disasters, has been substantiated by studies.<sup>4</sup> The correlations established within these studies underscore why FEMA should adapt and integrate initiatives for handling GBV situations into their plans and policies. Examples of steps that FEMA could take include:

- **Definition:** Expand the definition of Access and Functional Needs to include GBV.
- **Risk assessment:** Outline methods for identifying communities and individuals at higher risk for GBV in disasters and emergencies, including geographical areas that experience significant isolation and infrastructure barriers.
- **Integration into planning:** Ensure that GBV considerations, including sheltering, evacuation, and access to essential services are integrated into emergency plans and procedures.
- **Interagency Collaboration:** Work closely with the U.S. Department of Health and Human Services to gain additional expertise in developing GBV plans and policies, in addition to opportunities for interagency collaborations for disaster aid and services.
- **Community Partnership:** Establish and maintain partnerships with GBV and LGBTQ+ organizations, including culturally and linguistically specific organizations, which can provide expertise, resources, and support networks.
- **Inclusive Community Planning:** Involve community members and leaders in planning processes to ensure that the specific needs and concerns of at-risk populations are addressed. Community participation should include members of historically underserved and disadvantaged communities.

### *Potential Outcomes*

SLTT emergency managers and their partner agencies will have a greater understanding of the needs of those at risk of GBV during the response and recovery phases of a disaster. They will have included representative groups in their planning efforts, and SLTT response and recovery plans and policies will be fully inclusive. Barriers to accessing public services and safe sheltering will be eliminated or significantly reduced.

**Recommendation 2024-04: FEMA should review its policies and procedures to determine which expenses related to those experiencing or are at risk of experiencing gender-based violence are currently eligible for reimbursement under the Public Assistance and Individual Assistance programs and develop specific guidance and training for FEMA field staff on which costs are eligible.**

### *Issue Examined*

FEMA has developed high-level policy positions to reduce the effects of GBV during and after an emergency, but those policy positions may not be fully reflected in the implementation

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<sup>4</sup> *Women's and Children's Vulnerability to Gender-based Violence in the Aftermath of Disasters*, Carrasco, MacPhail, Rivelli, and Sandoval, Worldbank.org, May 26, 2023.

*Disasters, Climate Change, and Violence Against Women*, Le Masson, Oxford Research Library, May 23, 2022.

guidance that is provided to FEMA staff in the regions or in the field. Existing policies and procedures may hinder the necessary response and recovery actions to accommodate a survivor's need of IA, or the jurisdiction's need for PA. Benefits that are provided may vary from region to region or disaster to disaster.

### *Research and Analysis*

The GBV Subcommittee engaged in positive discussions with FEMA, the Department of Justice Office of Violence Against Women (DOJ/OVW), and the FEMA Office of Civil Rights. The policy proposals and vision statements that are being recommended should be implemented at the FEMA field operations level.

For example, FEMA could provide an option for states to request GBV services similarly to how a request can be made for support through the American Bar Associations' Young Lawyers program. The DOJ/OVW Coordinated Community Response and FEMA Victim-Centered Approach Implementation Plan of 2022 is a good start, but changes to FEMA ground guidance is essential. FEMA is currently reviewing existing IA policies to improve support for GBV prevention, response, and recovery, which is essential to ensure disaster assistance is victim-centered and survivor-centered.<sup>5</sup>

FEMA should review its own regulations, rules, and policies to determine if the GBV prevention and mitigation policies articulated in *U.S. National Plan to End Gender-Based Violence: Strategies for Action*, May 2023, Pillar 6<sup>6</sup> are reflected in the FEMA eligibility requirements. Examples of potential eligible expenses include separate or multiple shelters, disaster recovery / resource centers for GBV survivors or potential victims, and allowing LGBTQ+, domestic violence, or other safe homes to serve as reimbursable shelter locations. The concept of the eligibility of non-traditional shelters was championed by Dr. Clare Cannon of the University of California, Davis, who emphasized the need for safe, gender-affirming shelters, and non-traditional locations for one or more disaster resource centers in a community. FEMA should consider options such as funding community organizations to provide sheltering, operating a separate disaster resource center, or providing disaster case management and crisis counseling. Other eligible costs should include just-in-time training for shelter and FEMA staff and expanding disaster case management and legal aid to include GBV assistance.<sup>7</sup>

The FEMA Crisis Counseling Assistance & Training Program (CCP) mission should explicitly include crisis counseling related to indirect harm to the individual, such as through GBV. The CCP Fact Sheet states that, "providers of CCP must plan to meet the needs of people with access and functional needs...". Expanding the statement to include, "and those experiencing or having experienced GBV", would be appropriate in this section. The June 2024 draft FEMA

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<sup>5</sup> FEMA Individual Assistance is reviewing for opportunity to orient policies towards victim-centered, survivor-centered disaster assistance, as explained during a presentation to the GBV Subcommittee on May 30, 2024.

<sup>6</sup> <https://www.whitehouse.gov/wp-content/uploads/2023/05/National-Plan-to-End-GBV.pdf>

<sup>7</sup> At the GBV Subcommittee meeting on May 30, 2024, fact finding indicated that legal assistance for GBV is not currently included in the IA Program.

document, “Planning Considerations: Putting People First”, refers to the disabled, older adults, LGBTQ+, and children and youth, but does not refer at all or in any significant way to GBV or human trafficking. The reference to LGBTQ+ is fleeting. The “Community Snapshot” should include these real-life aspects of any community (see Appendix A and Appendix C of the draft document). FEMA could consider a structured approach to address these inconsistencies with:

- Policy review and assessment that includes identifying current coverage and engaging and consulting with GBV experts, advocacy groups, and survivors to understand the types of expenses that are crucial, as well as SLTT emergency managers to understand practical challenges and needs.
- Develop specific guidance for FEMA field staff, including defining eligible expenses and updating policies and procedures.
- Training and implementation, including developing training materials, conducting training sessions, and providing monitoring and support to FEMA field staff.
- Evaluation and improvement including feedback from survivors and interest groups.

### *Potential Outcomes*

Individuals who are at risk of GBV or have experienced GBV during the response and recovery phases of a disaster will have a clear pathway to eligible IA funds. SLTT agencies that are providing support to victims of GBV and those at risk will have consistent guidance on how to apply for and implement PA funding for that purpose. FEMA field staff will fully understand the IA and PA policies that relate to GBV and will have the tools and decision-making authority to award funds consistently across FEMA regions. Lastly, the risk of GBV during the response and recovery phases of a disaster will be reduced and the assistance provided to victims will be quicker and more consistent.

**Recommendation 2024-05: FEMA should ensure that its post-disaster processes take into account the stress levels and emotional well-being of recent disaster survivors, particularly those with known mental health issues or who are vulnerable to additional harm such as gender-based violence or human trafficking.<sup>8</sup>**

### *Issue Examined*

FEMA’s current post-disaster and recovery support processes can be complex and difficult to navigate, especially for those who have experienced trauma prior to the disaster. Trauma can impact brain function, particularly when a person is under significant stress, making it more difficult for those who have experienced trauma to successfully navigate post-disaster support processes. Vulnerable populations, such as survivors of gender-based violence or human trafficking, and those who live in historically underserved or marginalized communities, are at particularly high risk of not being able to successfully navigate complex post-disaster support processes. Those who have survived previous disasters or are suffering from climate anxiety

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<sup>8</sup> This recommendation was developed in coordination with the Climate Subcommittee.

may also be at higher risk. Their inability to manage these bureaucratic systems can create serious, long-term mental health and economic challenges for themselves and their families.

These challenges, which are increasing rapidly due to larger and more frequent disasters driven by climate change, could be addressed by FEMA working with specialists in trauma-informed processes to review and revise all response and recovery programs that touch individual disaster survivors. The objective should be to ensure that best practices of trauma-informed care are integrated into response and recovery programs. This structural element complements Recommendation 2024-02, which should provide the training necessary to ensure that individuals working within a trauma-informed post-disaster response and recovery process interact with disaster survivors in a manner that prevents further psychological harm. This system, while designed for those who suffer from previous trauma, will also provide a better experience for those who have not.

While immediate response processes should be the first to be assessed and revised, it is important that FEMA integrate trauma-informed processes throughout the longer-term recovery process, as disaster survivors often have difficulty participating effectively in recovery planning due to trauma that is caused or exacerbated by the disaster.

### *Research and Analysis*

FEMA has made great strides in streamlining and simplifying post-disaster processes by addressing funding flexibility, expanding eligibility, simplifying application processes, and improving website resources for easier navigation. These improvements are necessary in a trauma-informed post-disaster response and recovery process, but alone they are insufficient. In *Working with Disaster-Affected Communities to Envision Healthier Futures: A Trauma-Informed Approach to Post-Disaster Recovery Planning*, published in the International Journal of Environmental Research and Public Health, the authors summarize the challenges in the recovery process for communities post-disaster and outline steps to ensure the recovery process appropriately serves individual survivors, and their larger communities, with more thoughtful decisions that improve resilience. Early research on climate anxiety indicates that increased general anxiety about climate change can negatively affect the mental health of individuals before a disaster and create additional difficulties for them in post-disaster situations. In *Climate Change Anxiety and Mental Health: Environmental Activism as Buffer*, published in Current Psychology, the authors describe the current state of research related to climate anxiety and share what is known about how climate anxiety may impair cognitive functioning in individuals.

### *Potential Outcomes*

With a trauma-informed post-disaster response and recovery program in place, disaster victims will be able to move through the response and recovery process in a way that is healing and that builds mental well-being and resilience. FEMA staff and others assisting disaster victims will be supported in their own mental health by processes that they see are promoting individual and community healing. Communities will be able to make better decisions that build



future resilience during the post-disaster recovery phase. This should also help inoculate communities against the effects of malicious disinformation campaigns in the wake of disasters. Finally, alongside the other good work the agency has done to simplify processes and increase eligibility for disaster victims, this will demonstrate FEMA’s commitment to putting people first, improving FEMA’s reputation and ability to work effectively in many affected communities.

## Climate Subcommittee Recommendations

**Recommendation 2024-06: FEMA should develop an operational framework and policy for appropriate uses of large datasets, particularly when these datasets are used for funding, cost-sharing, technical assistance, and grant/loan determinations or eligibility.**

### *Issue Examined*

Large datasets are the foundation of indices and tools used throughout Federal Executive Departments, and by FEMA, to better understand hazard risk, plan for future events, and prioritize and allocate resources. While these datasets, indices, and tools can be very useful, they can also be misleading, inappropriately used, and lead to an inequitable competition for and distribution of funding. Datasets often have significant data gaps or data may be wholly unavailable. Also, datasets may not be at a sufficiently granular level to truly understand the risk in a particular area. There has never been open vetting of the methodology used to create these large datasets nor, to our knowledge, processes to incorporate better or more complete state and local data. Given that so much now depends on the use and interpretation of these datasets, including federal funding eligibility, award, and cost share decisions, a process for usage, maintenance, and supplementation of the datasets that is credible and has buy-in from partners and stakeholders is critical. FEMA should identify what constitutes appropriate and inappropriate uses of datasets for planning and programs. This framework and policy should also identify a consensus approach on data methods and incorporate clear pathways to readily and easily supplement the large datasets with better state or local data. Further, FEMA should develop a consultative approach with SLTTs to “ground truth” outcomes based on these datasets, indices, and tools when finalizing determinations like Community Disaster Resilience Zones (CDRZ) designations.

### *Research and Analysis*

It is widely known that the datasets upon which FEMA relies have significant data gaps. For example, the National Risk Index (NRI) does not include dam failure risk. A 2023 Politico article entitled *It’s Only a Matter of Time Before a Tsunami Hits the Northwest - Why Is It Missing from FEMA’s Risk Analysis?* highlights several of these concerns. To compound the error, when a dataset is incomplete, it may be used by an index, and that index is further incorporated into a tool. An example of this is the use of incomplete datasets in the NRI which, in turn, is the basis for many of the inputs into the Climate and Economic Justice Screening Tool (CEJST). When datasets are missing or the data density is low, it becomes more likely that the index or tool will misstate the risk in an area and may also become biased towards more populated areas or areas with higher data density.

The categorization of risk information by census tracts can be problematic and create misleading conclusions. Social vulnerability could be significantly misrepresented as the vulnerable population could be a small concentration in a larger census tract or could be clustered on the fringes of several census tracts, thereby having their presence diluted. This is especially true with the use of census tracts in rural areas.

To illustrate this condition, we use the example of the persistently flooded area of Corning, Ohio. According to the NRI, the census tract which includes the Village of Corning (pop. 478) indicates that average annual losses are very low, social vulnerability is relatively low, and the overall risk index is very low. Yet Corning, which has been flooded multiple times including a significant flash flood in 1998, has a poverty rate of 40%, is at extreme risk for flash flooding, and has a relatively high proportion of elderly individuals in the floodplain. Because it has very low housing values, the average annual losses are not high and because the census tract has 3,900 people, the concentration of at-risk individuals and properties is effectively diluted to the point that it gives a false representation of the risk and social vulnerability of this rural village.

Currently, there is also no mechanism to alter the NRI by supplementing the incomplete national datasets with better local or state data. While it is recognized that there should be a sufficient level of data integrity and consistency across the nation, it is well-known that there is often additional local and state-level information that is missing from larger national datasets. In fact, FEMA's own FAQ on the NRI recommends supplementing with better local data: "The National Risk Index is intended to inform risk-based decision making while increasing risk awareness. This tool can be one source of information to support risk reduction investments, but other information and tools (e.g., a benefit-cost analysis or local knowledge) should also be considered." The NRI could be more useful and trusted if mechanisms were developed to incorporate or supplement its data sets with more granular state and local data sets. This may also be true of tribes and territories; see concerns expressed in Recommendation 2024-01.

### *Potential Outcomes*

By developing an operational framework and policies for the appropriate use of large datasets, agency decisions based on NRI or other data-driven analysis should become more accurate, more situationally appropriate, and more equitable. This should also spur improvements to data collection processes, helping to eliminate data gaps.

**Recommendation 2024-07: FEMA should engage the insurance industry to develop a resilience rating system to recognize policies and infrastructure investments that address the impacts of climate change and that can be leveraged by insurers to incentivize sustained access to insurance and guide capital allocations.**

### *Issue Examined*

Communities with increased exposure and vulnerability to perils exacerbated by climate change are seeing increased property insurance premiums or losing property coverage entirely. Communities with lower resources to rebound after a disaster lose the most without insurance,

as they lack the means to recover from the disaster without financial help from insurance protections. The loss of insurability creates significant negative impacts on mortgage and housing markets as well as local commerce – especially small and medium-sized enterprises – that cannot afford the rising coverage premiums. The consequence of unviable housing and commerce markets is the unviability of local economic ecosystems. Regulatory requirements at the state level can also influence the private market's appetite for these increasing risks. This is an evolving issue present across many locations in the United States. Coastal areas in Florida and the Carolinas, for instance, were undergoing insurance coverage stress, which only increased after the impact of hurricanes Helene and Milton in September and October of 2024. Similar stress is felt across the country in areas – historical and new – prone to wildfires in the wildland-urban interface on the West Coast. Incentives are key to reversing this vicious cycle. A resilience rating system endorsed by FEMA can help unlock underwriting of property insurance that recognizes resilience policies and infrastructure investments, and related reduction of future losses. This FEMA designation will incentivize the private sector, both reinsurers and investors, to allocate better terms of capital to those resilient communities, further incentivizing investments in resilience and generating a virtuous cycle of climate resilience and adaptation.

### *Research and Analysis*

As individual property owners and, in some cases, entire communities become uninsurable by the private insurance market, a variety of analyses and articles have been published with the aim of improving our understanding of the scale of the challenge. The Climate Subcommittee reviewed analyses of East Central Florida<sup>9</sup>, coastal areas<sup>10</sup>, the insurance crisis across Florida<sup>11</sup>, statewide insurance premium increases in Florida<sup>12</sup>, and rising insurance costs in Miami.<sup>13</sup> In addition, the subcommittee reviewed articles related to the insurance challenge writ large, including a nationwide analysis<sup>14</sup> and an emerging philanthropic response by community foundations.<sup>15</sup>

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<sup>9</sup> East Central Florida Regional Resilience Collaborative (ECFR2C) – January 2024: Risk, vulnerability, economies of risk and insurance assessments in East Central Florida:

<https://storymaps.arcgis.com/stories/ed515c9f68e444f7bd8612beb06fa931>

<sup>10</sup> Insurance Journal - July 2023: Map Tool Gives Grim Look at Sea Level and Flood Impact on Coastal Areas

<https://www.insurancejournal.com/news/southeast/2023/07/24/731725.htm>

<sup>11</sup> Newsweek - July 2024: Map Reveals Scale of Florida's Property Insurance Crisis

<https://www.newsweek.com/map-reveals-scale-florida-property-insurance-crisis-920042>

<sup>12</sup> Newsweek - August 2024: Florida's Biggest Insurer Says It Needs to Increase Rates by 93 Percent

<https://www.newsweek.com/florida-biggest-insurer-increase-rates-1935388>

<sup>13</sup> The Real Deal. Real Estate News - February 2024:

<https://therealdeal.com/miami/2024/02/29/the-miami-paradox-why-insurance-costs-will-keep-rising/>

<sup>14</sup> The New York Times - July 2024: Home Insurance Rates in America Are Wildly Distorted. Here's Why.

<https://www.nytimes.com/interactive/2024/07/08/climate/home-insurance-climate-change.html>

<sup>15</sup> US News and World Report - May 2024: As Atlantic hurricane season begins Florida community foundations prepare permanent disaster funds.

<https://www.usnews.com/news/best-states/florida/articles/2024-05-27/as-atlantic-hurricane-season-begins-florida-community-foundations-prepare-permanent-disaster-funds>

### *Potential Outcomes*

FEMA will strategically encourage resilient communities, fostering mitigation and adaptation so that more risk is reduced, and more risk is transferred to the private markets. This translates to greater safety for individuals, families, and businesses during disasters, as well as faster and more complete recovery post-disaster. Maintaining insurability will benefit low-income homeowners as their access to insurance in the private market is critical to their ability to stay in their homes. This is also a tool for FEMA to demonstrate to the private markets that it is doing its part in improving underwriting standards.

### **Recommendation 2024-08: FEMA should take steps to increase the utilization of pre-event emergency declarations under the Stafford Act for climate-driven and other emergencies.**

#### *Issue Examined*

Currently, pre-event emergency declarations are rarely granted outside of pre-landfall hurricanes, limiting the availability of critical resources and support for other types of disaster impacts that are becoming more predictable due to technical advances. Since 2014, there have been 101 pre-event emergency declarations, all for pre-landfall hurricanes or tropical cyclones.

Broadening the use of emergency declarations would enable SLTT governments to access resources for emergency protective measures such as evacuation, sheltering, and pre-positioning resources (or other Emergency Protective Measures/Category B activities not allowed under other FEMA programs like Fire Management Assistance Grants), as well as direct federal assistance that otherwise is not likely to be available. As has been demonstrated by pre-event declarations for pre-landfall hurricanes, this assistance can save lives, protect property, and reduce the potential for a more significant, and costly, disaster. As climate change continues to increase the frequency and severity of various disasters – such as extreme temperatures, wildfires, and flooding in areas not typically prone to flooding – it is essential for FEMA to utilize all available tools to protect people before, during, and after disasters.

For the second consecutive year, supplemental funding to the Disaster Relief Fund (DRF) has been required to meet the needs of communities as they recover from declared emergencies and disasters. While increased use of pre-event declarations could be viewed as a further strain on the DRF, communities would still need to justify their expenditures to receive funding and ensure project eligibility. However, inaction could leave communities unable to adequately resource pre-event protective measures, leading to increased impacts such as deaths, injuries, damage, and displacement. These effects are likely to disproportionately affect communities with lower socio-economic status.

#### *Research and Analysis*

While FEMA does not have accessible public data on emergency declaration request denials, data does exist on the frequency and geographic scope of approved pre-event declarations. As these declarations are historically approved only for pre-landfall hurricanes or tropical cyclones, it is clear that limited geographic scope is not a consideration for a pre-event declaration. 2024

pre-landfall emergency declarations for hurricanes in the Southeast all covered over 75% of the requesting state's land mass, and in some instances, entire states were declared. When comparing the geographic scope of pre-landfall hurricanes to other hazards, like extreme wildfire danger or flash flood potential, the geographic area likely to be impacted is generally a much smaller portion of a state or territory. Similarly, advances in weather and impact forecasting now provide significant advance warning for these and other hazards, allowing pre-event declaration resources and authorities to be more fully utilized. Additionally, FEMA has previously provided detailed guidance and policy about pre-event emergency declarations specific to pre-landfall hurricanes.<sup>16</sup> Developing detailed guidance and policy to accommodate other threats and hazards could increase the use of this important tool, just as it has for efforts to lean forward and reduce the impacts of hurricanes.

### *Potential Outcomes*

Should FEMA agree with this recommendation and develop guidance and criteria to assist eligible jurisdictions with requesting pre-event emergency declarations, states, tribes, territories, and local governments will have quicker access to critical resources and federal assistance enabling communities to save lives and protect property from a variety of hazards beyond hurricanes and tropical cyclones. This, in turn, will reduce the time, cost, and community stress involved in recovery. Specific guidance by hazard will lead to more equitable access to these resources for communities facing increased severity and frequency of impacts from threats like wildfire, flash flooding, severe weather, and other hazards.

**Recommendation 2024-09: FEMA should increase community resilience by establishing better relationships, improving collaboration, and assessing existing programs for FEMA regions and state, local, tribal, and territories to enhance local capacity.**

### *Issue Examined*

Stronger and more frequent events tied to climate change are straining SLTTs and the communities they serve. It is increasingly important that communities are not only more self-sufficient after a disaster, but also able to advocate for resources, policies, and programs to reduce stresses that impact their ability to withstand and recover from the shocks climate change is bringing. Building resilience capacity is an inherently local undertaking.<sup>17</sup> These efforts should be led by SLTT authorities, with support from FEMA and the federal system using a high-touch model (i.e. a customer-engagement business approach that emphasizes valued-added services). The agency should assess, pilot, and build on successful programs that more directly connect FEMA headquarters and regions with state, local, tribal, and territorial entities. To effectively grow resilience capacity at the local level, FEMA should:

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<sup>16</sup> FEMA Disaster Assistance Policy 1001: Pre-Disaster Emergency Declaration Requests; July 18, 2007.

<sup>17</sup> Gallup Poll - Trust in Government: <https://news.gallup.com/poll/512651/americans-trust-local-government-congress-least.aspx>

Survey and streamline best practice efforts for building tribal and local capacity, including where funds are being successfully deployed <sup>18</sup>–

1. Map where the funding is flowing and determine the state’s level of effectiveness in transmitting grant funding to the tribal and local entities.
2. Allow for greater flexibility for communities seeking funding for multi-use facilities and block grants for pre-approved project categories.
3. Streamline FEMA grant application, processes, grant administration, IT systems, and ensure states are not adding bureaucracy to grant programs.

Connect resilience and hazard mitigation efforts –

4. Add a resiliency requirement to Hazard Mitigation Plans (HMPs) to demonstrate meaningful connections between the HMP and other comprehensive jurisdictional plans.<sup>19</sup>
5. Have FEMA regions compile a list of prospective resilience projects to create a common understanding of future resilience work.

Create a regional focus on resilience planning and engagement –

6. Create best practices for regional advisory committees.
7. Provide FEMA regions with refocused and/or new outreach employees based on best practices specifically tasked with regional relationships, capacity building, and expediting grants.<sup>20</sup> Focus specifically on rural and disadvantaged communities with limited staffing including those located within CDRZ-designated areas.<sup>21</sup>
8. Have regional outreach employees use a public health model to assess the capacity of SLTTs: Ensure outreach highlights any FEMA resources (website, data collections, grants) available to SLTTs through common information and resiliency resources.<sup>22</sup>
9. Have each FEMA region host annual state partners conference, a plan-to-action workshop in each state in which the region engages with city and county associations.

### *Research and Analysis*

The Climate Subcommittee pursued several avenues to research this topic. This included reviewing relevant publications from FEMA and other sources and investigating the resources of the Center for Regional Disaster Resilience. The subcommittee further discussed regional advisory committees, the Metropolitan Planning Organization structure, and FEMA Integration Teams with a guest speaker from FEMA Region 8.

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<sup>18</sup> Harvard Business Review - Nov/Dec 2020. Building Organizational Resilience: <https://hbr.org/2020/11/building-organizational-resilience>

<sup>19</sup> FEMA Local Mitigation Planning Handbook

<sup>20</sup> State of Idaho regional area field officers: <https://ioem.idaho.gov/about/area-field-officers/>

<sup>21</sup> Center for Regional Disaster Resilience

<sup>22</sup> Washington State Department of Commerce. Model of regional community engagement: <https://www.commerce.wa.gov/about-us/community-engagement/>

Report on Equity in funding: final review of commerce capital programs, December 20, 2022: <https://deptofcommerce.app.box.com/s/jm1inr22xtntzmsiyjkhjdqghjpu5ma1r>

### *Potential Outcomes*

Strong collaboration between FEMA and SLTTs will be organizationally routine. SLTTs work on resilience as part of everyday governmental operations: updating building codes, bringing awareness of the risks facing specific regions, implementing mitigation projects, providing public safety services, and enriching the well-being of communities through social services, parks, and libraries. Supporting this work at a large scale through a resilience lens will naturally result in greater capacity. The most vulnerable communities are under-resourced in many ways: limited staffing, limited finances, limited data, and geographically remote. By investing in high-touch engagement – with FEMA serving as a convener that ensures strong connection and positive relationships with SLTT partners – vulnerable communities will have more information, opportunities, collaboration, and expertise to act and increase resilience.

**Recommendation 2024-10: FEMA should strengthen, streamline, and increase the flexibility of Public Assistance and other support programs so that SLTTs can access immediate funding for disaster response with a simplified reporting process, and secure timely reimbursement for subsequent expenses.**

### *Issue Examined*

While delivering critically important resources for response and recovery, the current structure of FEMA's post-disaster PA process brings unnecessary challenges to local governments, particularly in under-resourced communities. A lack of immediate response funding and long, complicated reimbursement processes make it difficult for these communities to recover fully and quickly. This lack of immediate funding negatively impacts local government's ability to provide adequate response and lead resilient recovery processes. By requiring that local governments to front the funding for activities that FEMA intends to pay for in the end, the agency is adding to the post-disaster strain on communities that were struggling before the disaster, making it harder for communities to build back better. With climate change bringing larger and more frequent disasters, communities increasingly experience a second disaster before fully recovering from the first, which adds to the challenge. Importantly, the extreme level of frustration experienced due to difficult bureaucratic processes by local officials who are trying to meet their community's post-disaster needs leaves a simmering anger that threatens their belief in FEMA's desire and ability to help. This poses a serious threat to faith in government, which leaves FEMA operations vulnerable to disinformation campaigns.

The climate reality makes it even more critical that funding flows quickly post-disaster in terms of an initial cash payment for response. Fortunately, FEMA already has the operational machinery to make this happen quickly and effectively. FEMA should take the best aspects of how it and other federal agencies handle grants to SLTTs and apply this to handling financial support with SLTTs in the post-disaster environment. In this structure, the request for the disaster declaration is seen as the grant proposal, and the declaration of the disaster is seen as the decision to award the grant, with funding flowing in a phased approach once a disaster is declared. The first payment would be sent immediately. Subsequent phases are then paid when the SLTT completes and reports on the activities from the previous phase. A funding table

would be developed based on the costs of previous disasters so that the determination of the first payment is timely and transparent. This system should be designed with maximal flexibility, and thus useful for Public Assistance and other post-disaster funding programs.

Equally important is the reporting process by which government entities track the progress of financial reports and funding requests. To address this, FEMA should develop a simple dashboard system like the portals offered by funders that allow recipients to understand where a request or report is in the process. In addition, FEMA should expand the existing Just-In-Time (JIT) training programs to provide guidance to request funding and record and report expenditures. This system should be the simplest process that ensures fiscal accountability.

### *Research and Analysis*

The National Association of Counties released a report in 2024, *Counting the Costs of Post-Disaster Reimbursement: County Fiscal Impacts of Federal Disaster Response*,<sup>23</sup> outlining how federal disaster reimbursement policies negatively impact local disaster response. This report describes the impact that the program structure has on counties hit by a disaster but is responsible for providing public safety, emergency management, and rescue resources upfront, particularly given reimbursement timelines of up to three years. Cities have similar challenges. The subcommittee also met with FEMA representatives to learn more about the Public Assistance process.

### *Potential Outcomes*

Successful implementation of this recommendation will result in more effective response and recovery efforts, greater capacity to build back better by reducing the immediate financial strain on communities and providing better care to local government partners, many of whom will have been personally impacted by the disaster. This should reduce the workload of all who are involved in this process – from FEMA to local government – and positively impact the public’s perception of FEMA and increasing faith in government, both of which will result in less favorable soil for seeds of disinformation to take root.

**Recommendation 2024-11: FEMA should collaborate with SLTTs, industry, and other partners to educate and encourage homeowners and renters to carry adequate insurance using methods that increase the rate of insurance uptake nationwide in existing insurance markets.**

### *Issue Examined*

Rising levels of uninsured and underinsured homeowners and renters put under-resourced individuals, families, and communities at particular risk of being unable to recover fully – or at all – from a disaster. In many cases, navigating a disaster without insurance creates or exacerbates multi-generational poverty for entire families. The most at-risk homeowners

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<sup>23</sup> National Association of Counties – February 2024: Counting the Costs of Post-Disaster Reimbursement: County Fiscal Impacts of Federal Disaster Response: <https://www.naco.org/resource/counting-costs-post-disaster-reimbursement-county-fiscal-impacts-federal-disaster-response>



include those who inherited their home, have low income, and/or are people of color, making this issue vitally important for FEMA to address and deliver on social equity commitments.

Lack of adequate insurance at the individual and family level also creates a financial and logistical strain for FEMA and local governments post-disaster as uninsured and underinsured residents require significantly more assistance than their adequately insured neighbors. The number of uninsured or underinsured homeowners and renters is rising due to increasing costs of insurance and other necessities. Given the increasing frequency and severity of disasters due to climate change, it is imperative that those who can get insurance do. Otherwise, these two trends taken together have the potential to overwhelm FEMA from a financial perspective.

At the same time, the ability of individual people to appropriately assess and respond to risk is varied. Effective measures must be informed by the latest behavioral science to increase the uptake of homeowners' and renters' insurance – in places where insurance remains available at adequate levels – to make the policy owner whole in the event of a disaster. To meet this challenge at scale, FEMA must engage key partners and stakeholders, such as state insurance commissioners and the insurance industry, to understand causes of these trends.

Further, FEMA must engage homeowners and renters who are not currently insured in a manner that helps them assess and address their risk. For instance, the National Association of Insurance Commissioners (NAIC) released its National Climate Resilience Strategy for Insurance<sup>24</sup> to better understand and help close insurance protection gaps. FEMA could partner with the NAIC and other industry, academic, and nonprofit partners to develop outreach and engagement tools that could be taken up by local governments and/or delivered directly to uninsured homeowners and renters.

This discrete effort to help consumers – who can still access and pay for private insurance – is one step in a much larger effort FEMA must undertake to address escalating insurance costs, reduced insurability in many regions, and the need for innovative disaster insurance products.

### *Research and Analysis*

In a September 17, 2024, article entitled *1 in 8 U.S. homeowners aren't protected by homeowners insurance*,<sup>25</sup> NBC reported their analysis of new U.S. Census Bureau data concluded that, "Across the country, 13.4% of homeowners — about 1 in 8 — are unprotected by homeowners insurance". Methodological differences not accounted for, this appears to mark a significant increase in the percentage of uninsured, up from the 7.4% reported in the Consumer Federation of America's March 11, 2024, report *Exposed: A Report on 1.6 Trillion*

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<sup>24</sup> National Association of Insurance Commissioners – National Climate Resilience Strategy for Insurance – March, 2024: <https://content.naic.org/sites/default/files/draft-naic-national-climate-resilience-strategy-12-1-2023-updated.pdf>

<sup>25</sup> NBC News. September 17, 2024: 1 in 8 U.S. homeowners aren't protected by homeowners insurance: <https://www.nbcnews.com/data-graphics/map-new-data-shows-many-americans-are-without-homeowners-insurance-rcna169974>

*Dollars of Uninsured American Homes.*<sup>26</sup> This report evidences that lack of insurance uptake is concentrated in low income families in rural communities and communities of color. As insurance premiums increase due to the increasing cost of risk-driven-by-changing-climate conditions, these trends of larger numbers of uninsured and underinsured families concentrated in low-income communities will continue. In addition to research on insurance uptake, the subcommittee also communicated with FEMA staff to understand the agency’s current role in encouraging insurance uptake by homeowners and renters.

### *Potential Outcomes*

Implementing this recommendation will create greater financial stability for FEMA and the federal government by stabilizing the financial payout of Individual Assistance post-disaster despite increasingly severe and frequent disasters. More low-income families and people of color will have a basis upon which to recover fully from a disaster and avoid falling into or exacerbating multi-generational poverty. Finally, this reduces strain on local governments post-disaster as they respond and recover to community needs. This in turn empowers local government to make more thoughtful, strategic decisions that improve long-term resilience.

## **Readiness & Workforce Subcommittee Recommendations**

**Recommendation 2024-12: FEMA should create a Higher Education Subcommittee comprised of a representative sample of both industry professionals and the higher education community. The Subcommittee should be situated under the National Disaster & Emergency Management University (NDEMU) with a primary mission to carry out a detailed gap and congruence analysis with the goal of identifying pathways for emergency management higher education and stakeholders to expand the workforce. A primary focus of the Subcommittee analysis should be concentrated on recognizing programmatic competencies that are supported by both the industry and academic research.**

### *Issue Examined*

NAC recommendations, especially in the past two years, have continually emphasized a need to refine and expand emergency management workforce education and training. Recommendation 2022-15 identified a need to address and increase workforce training opportunities. Recommendation 2023-03 expressed the need for FEMA to fine-tune its existing vision, purpose, and identity for emergency managers, and identify ways to overcome barriers for entry and growth within the field. FEMA’s response to Recommendation 2023-03 underscored the initiatives being embarked upon to fulfill the aims. It highlighted FEMA’s capstone doctrine vision of creating a “more prepared and resilient nation.” FEMA’s response also pointed to the Strategic Plan aim to promote nationwide readiness and fortify the emergency management workforce. Specifically, in 2024, FEMA noted an intention to reinforce efforts to train and provide resources for “a skilled emergency management workforce.”

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<sup>26</sup> Consumer Federation of America. March 11, 2024: Exposed: A Report on 1.6 Trillion Dollars of Uninsured American Homes <https://consumerfed.org/wp-content/uploads/2024/03/Exposed-UninsuredHomes-1.pdf>

### *Research and Analysis*

Expertise on the issue of emergency management workforce expansion, training, and education was sought from a variety of experts in the field, including Dr. Jeffrey D. Stern from FEMA NDEMU, Christine Spangler from FEMA Higher Education Program, and various others currently working within the fire, emergency medical services (EMS), and emergency management fields. A gap in the effort to develop a skilled emergency management workforce was found to remain in identifying a standardized protocol for a FEMA-recognized or industry-accredited academic program to review higher education and industry credentials. Although higher education institutions offer emergency management programs and several industry-accepted credentials exist throughout the field, there is no broadly recognized consensus on academic competencies or credentialing in the field. This results in inconsistent delivery of core competencies taught throughout institutions of higher education and training facilities. The International Association of Emergency Managers (IAEM) has initiated a notable workgroup to explore academic accreditation opportunities; however, an accreditation or recognition for academic programs from FEMA or FEMA component (such as the NDEMU), as well as a review of industry-accepted professional certifications, might be more beneficial in meeting the emergency management workforce needs.

### *Potential Outcomes*

Convening this workgroup will be a substantial effort, but one that will have a critical impact in 2025 and beyond. It would require expert insight and collaboration from leaders and professionals in the emergency management field with higher education and professional credentialing experience, who are deeply familiar with diversity, equity, and inclusion (DEI), workforce mental health, and a variety of SLTT backgrounds. Benefits would include:

- A well-educated, knowledgeable workforce with a minimum standard of knowledge, skills, and abilities, which should be seen as an essential aspect of firmly rooting emergency management as a distinct profession.
- A more inclusive workforce that better encompasses mental health, DEI, and SLTT needs and objectives.
- Fostering a positive workforce experience for those in the field, and positively impacting the consistency of quality of services provided to the public.
- Definitions and emergency manager roles commonly understood throughout the emergency management field.
- A FEMA-supported programmatic accreditation or recognition both within higher education and formalized training or certification.
- A new means to professionalize the field and draw new attention to the profession.

**Recommendation 2024-13: FEMA should make evaluating and leveraging advanced technology a priority for the next FEMA Strategic Plan. To achieve this, FEMA should establish a work group to examine how artificial intelligence, cybersecurity, mis/disinformation campaigns, privacy and data integrity, and other rapidly evolving advanced technologies affect the agency’s ability to execute its mission.**

#### *Issue Examined*

Emergency managers at the federal and SLTT levels provide services to survivors of ever-evolving threats with increasing complexity. These threats are often exacerbated by advanced technologies but can also be more effectively addressed by leveraging technology. The known and potential impacts to emergency management, both positive and negative, of advanced technologies were evaluated.

#### *Research and Analysis*

Starting with the consideration of cybersecurity and mis/disinformation campaigns for emergency management, an analysis of recent cases and their impacts was executed by the Readiness & Workforce Subcommittee. It soon became apparent that advanced technologies are already having a massive impact on emergency management. Numerous sources were examined regarding cybersecurity, mis/disinformation campaigns, and their effects emergency response. These included: *The 2024 Report on the Cybersecurity Posture of the United States; Planning Considerations for Cyber Incidents - Guidance for Emergency Managers*, November 2023; *National Preparedness Report*, December 2023; *National Resilience Guidance - A Collaborative Approach to Building Resilience*, February 2024; *Executive Order 13636: Improving Critical Infrastructure Cybersecurity*; *Global Cybersecurity Outlook 2024*; *Foreign Disinformation: Defining and Detecting Threats*, September 2024; and, *Countering Disinformation Effectively - An Evidence-Based Policy Guide*, 2024. The subcommittee also discussed FEMA’s cybersecurity posture with Dr. Gregory Edwards, FEMA Chief Information Security Officer.

The volume, frequency and impacts of cyberattacks has grown tremendously in recent years. The Department of Justice (DOJ) documented this in the *Report on the Cybersecurity Posture of the United States*, May 2024. The report identified five trends of evolving risk: critical infrastructure, ransomware, supply chain exploitation, commercial spyware, and artificial intelligence. Each of these categories have associated cyber-attacks that are of great concern to FEMA. Already, attacks in most of these categories have been directed at and have directly affected FEMA and the larger emergency management community.

Furthermore, survivors are also directly targeted. Scammers take advantage of disaster survivors as well as people and organizations motivated to help disaster survivors. A recent blog post from the *Cloud Security Alliance* documents fraud associated with natural disasters, including the commission of crimes such as identity theft, filing fraudulent insurance claims, fraudulent donations schemes, real estate fraud, fraud involving deceased persons, and credit card fraud, to name a few.

The new normal is for disruption through disinformation overlapping with rampant fraudulent activity while FEMA is actively responding to an ongoing disaster. For example, during the 2023 Maui wildfires, unsubstantiated rumors and conspiracy theories about the government taking people's homes caused residents to distrust FEMA. The source of much of this disinformation was credited to highly coordinated, state-supported Russian and Chinese destabilization campaigns. Meanwhile, fraudsters posed as real estate agents offering to assist survivors with securing housing; and then collecting and stealing large deposits, leaving wildfire survivors not only homeless but then financially destitute.

Immediately prior to the release of this report, polarized media outlets perpetuated false claims that FEMA was providing limited or no survivor support in the aftermath of hurricanes Helene and Milton. In some cases, this disinformation included a highly inflammatory explanation that officials were stealing the financial resources earmarked for survivors. This disinformation led to threats of physical violence and death directed at emergency response teams and culminated in alleged instances of individuals taking actions towards perpetrating armed attacks on responders. The effect of this was the pause and temporary withdrawal of disaster recovery support at a critically important point during response operations. The lesson observed is little to no barrier exists between cyber-threats and physical threats against responders.

### *Potential Outcomes*

The proposed work group will require broad participation across disciplines including emergency management, cybersecurity, artificial intelligence, and counter mis/disinformation, and in particular the participation of the DHS Cybersecurity and Infrastructure Security Agency (CISA). While this effort must evolve, as advanced technologies evolve, this will have immediate benefits to emergency management and disaster survivors. These include:

- Reducing disruptions to emergency responses through leveraging advanced technologies, helping to eliminate fraudulent expenses, and preserving community trust in FEMA, emergency managers, and responders.
- Early recognition and response to mis/disinformation campaigns, reducing threats to FEMA and other emergency response personnel, eliminating delays related to such threats, and increasing understanding of the emergency assistance being provided by FEMA and other emergency responders.
- Ensuring privacy and cybersecurity of data on survivors, personnel, and infrastructure.
- Exploring use-cases for AI in analyzing and improving: preparedness, time to issue warnings, emergency response processes, reaction to complexity from evolving or compounding emergencies, use of funds, and claims processing, to name a few areas.
- Improved overall response effectiveness that focuses on those with the greatest need, while reducing overall costs.

Technology has the potential to improve the cost-benefit outcomes for emergency management, contribute to more effective and timely response, and increase safety and

privacy. Developing a cohesive approach to the use of advanced technologies will directly contribute to a fundamental FEMA mission: enhancing emergency response and recovery.

**Recommendation 2024-14: FEMA should partner with a non-profit organization to convene a grocery summit in 2025. In preparation for this summit the non-profit will collaborate with food and agriculture-sector stakeholders, FEMA, and others to craft a whole-of-nation policy/strategy framework for food flows in catastrophic contexts. To complement the framework, FEMA should explore funding regular consultations with 1) a policy/strategy "steering committee" of food and agriculture-sector stakeholders and 2) an operational/tactical group of food and agriculture-sector supply chain/emergency management professionals. If this effort is successful, it could be applied to other supply chain sectors.**

#### *Issue Examined*

Supply chain flows of water, food, fuel, and other crucial freight are required for effective disaster response and recovery. The more serious the disaster, the more unyielding this requirement. Thus, supply chain resilience has become a widely recognized topic of concern for both private and public entities. Both recognize that the preexisting capacity to begin coping with a maximum-of-maximums event resides almost exclusively in the private sector. And yet, supply chain resilience remains not well-understood – and is often seriously misunderstood – by public sector stakeholders. The dependence of local flows on regional and wider flows is evident, but the complex, interdependent characteristics of adaptive, high-volume, high-velocity demand and supply networks are obscure. The operational and strategic implications of these dependencies may no longer remain a point of ignorance for public sector stakeholders.

#### *Research and Analysis*

Numerous blue-sky and gray-sky engagements with many states' Private Sector Liaisons, (PSLs, P3 Programs), FEMA's National Business Emergency Operations Center (NBEOC), FEMA's Office of Business Industry and Infrastructure Integration (OB3I), SLTT-led private sector exercises and workshops, and national partner associations such as the National Emergency Management Association (NEMA) and the Private Sector Emergency Management Association (PSEMA), demonstrate that the grocery sector is increasingly well-versed, better positioned, and highly motivated to support the development of new, more innovative and dynamic government approaches and partnerships. These examples of ongoing, effective engagement with the grocery sector suggests that accelerating private sector involvement in the "whole-of-nation" policy and strategy framework could and should be accomplished now. Innovation within the industry has led to best practices that streamline their own business continuity and disaster response operations during active disasters. Where grocery supply chain innovations intersect with government operations, there is a critical need to understand how best to partner with these private sector entities, leveraging private sector expertise in supply chain logistics and augmenting this with any obstacle-alleviating support public sector entities can apply. Focuses should be on: gaining a shared understanding of how to approach supply chain logistics and

coordination during disasters, adapting relevant approaches to improve government response activities, and augmenting private sector supply chain mobilization efforts. This concept can act as a tangible catalyst for advancing “the whole of nation policy/strategy framework.”

### *Potential Outcomes*

The probability of positive outcomes cannot be overstated. Numerous disasters after action reports and crisis post-mortems have yielded insufficient change in supply chain reliability for the public sector. Engagement with the private sector has potential to greatly improve economies of movement and scale and widen the scope for implementing supply chain efficiencies. In addition to improved disaster response, broadening inclusion through purposefully engagement of the agriculture, transportation and grocery sectors will potentially improve implementation of “blue-sky” preparedness, mitigation, and resilience building aspects of emergency management. Inviting private sector partners into the sphere of public stakeholder emergency management decision-making will likely further efficiencies inside government response. Anticipated benefits include:

- Establishing partnerships and well-understood protocols to provide multiple touch points and streamlined contact between the government and the grocery sector.
- The private sector acting as a force multiplier in disaster areas.
- Effective distribution of food supplies within impacted communities.
- Public sector adoption of private sector operating ethos and logistics best practices, resulting in more nimble mobilization protocols.

**Recommendation 2024-15: FEMA should consider standardizing the *Ready, Set, Go!* preparedness messaging, and develop a national standard for evacuation terminology, using plain language, that accompanies the “Go” component of the program. *Ready, Set, Go!* and the evacuation terminology should be applied to all hazards and training should be provided for the emergency management community on its application.**

### *Issue Examined*

The Federal Wildland Fire Mitigation and Management Commission’s final report recommends that Congress direct the establishment of a national standard of evacuation terminology, and product type, for fire purposes. The terminology and product type must accord with the FEMA Common Alerting Protocol. Additionally, what could be adapted to cover all-hazards.

### *Research and Analysis*

The subcommittee concluded that the use of *Ready, Set, Go!* terminology, supported with national communications products, should be adopted. Examining California Department of Forestry and Fire Protection (Cal Fire) best practices for fire evacuations led to a recognition of the utility of their *Ready, Set, Go!* construct for all hazards. Thus, in recommending that FEMA standardize the use of *Ready, Set, Go!* across the U.S., the subcommittee further recommends creating a system in which messaging can be easily adapted to any local hazard. The “Get

Ready” and “Get Set” sections, for instance, can be modified to message steps to prepare for any hazard. Messaging steps for fire protection such as hardening homes, creating defensible space, selecting fire-resistant materials, structural and non-structural retrofitting, can readily adapted to a message about preparing to withstand floods, earthquakes, volcanic eruptions, extreme weather, and other hazards.

There have been instances of a single incident affecting multiple jurisdictions, with jurisdictions publicizing different evacuation levels. Even a single fire contained to one state but spanning multiple counties, resulted in communication of differing evacuation levels; illustrating how easily inconsistency can occur. The Wildfire Management and Mitigation Commission has indicated, “that inconsistent tools and approaches to communication and public messaging of impending wildfire threats result in varying levels of awareness, preparedness, and public safety across communities when wildfires occur.” Applying the Commission’s observation to an evacuation standard that can apply to all hazards: while adaptability may remain a hallmark feature of a nationally standardized tool, another primary objective must be to use the tool consistently and to use it in a manner that provides consistent messaging.

Evacuation authorities vary from jurisdiction to jurisdiction. For instance, some states allow for local jurisdictions to implement mandatory evacuations, while other state reserve such action to statewide authorities. Therefore, evacuation language should be developed which allows for a variety of approaches. Furthermore, this program should be developed with a focus on equity, to ensuring preparedness and response messaging is available to all populations including underserved individuals and those with access and functional needs.

### *Potential Outcomes*

Orienting *Ready, Set, Go!* to all hazards and standardizing it nationwide is consistent with the NAC identified priority of cultivating an inclusive, whole-community resilience approach. Consistency in preparedness and evacuation messaging and terminology improves equitable access to critical information, especially when maintaining a focus on messaging towards underserved populations and those with access and functional needs. Recognizing that some people in an area may be visiting or passing through, consistent evacuation terminology will help ensure that those individuals understand what action is required in an impacted area.

From the preparedness perspective, widespread adoption of a consistent preparedness and evacuation message promotes a preparedness mindset by individuals and families. And when disaster strikes, emergency managers and incident management teams deployed into an impacted area will be able to rely on evacuation terminology that is well recognized, easily adaptable to locally conditions, and consistency, eliminating confusion. Taken together, implementation will result in a significant step towards achieving an inclusive, whole-community resilience approach that improves life-safety during disaster situations.



# Equity Assessment from the NAC Leadership Team

## An Overview of the NAC's Process of Incorporating and Instilling the Concepts of Equity throughout the 2024 NAC Recommendations Cycle

The importance of ensuring equity in emergency management practices is paramount, as underscored in Goal One of the 2022-2026 FEMA Strategic Plan: To instill equity as a foundation of emergency management.

Equity in emergency management refers to the fair treatment of all communities before, during, and after a disaster. It acknowledges that certain groups are more vulnerable to disasters due to social and economic factors and strives to ensure they have equal access to resources and support.

The FEMA NAC believes it is incumbent upon emergency management leaders to remain accountable for instituting systemic, generational change, and since 2019, has examined equity issues and included equity recommendations in its annual reports. In 2020-2022, the NAC established an equity subcommittee to be at the forefront of thought leadership on this topic, calling on FEMA to create an equity standard and instill equity as a core value in everything they do. In response to those recommendations, FEMA established a definition of equity in emergency management in 2021 and has worked to incorporate the concepts and ideals of equity into all its programs.

In 2023, the NAC temporarily paused the equity subcommittee but continued to lead by example, assigning equity as an essential guiding principle to each subcommittee and its members.

Finally, in 2024, the NAC leadership team doubled down on its commitment to equity and established a formal process to ensure that each subcommittee included equity considerations during their research, subject matter expert presentations, and deliberations. At the direction of the NAC chair, the equity standard of practice became the expressed responsibility of the leadership team, thus raising the bar of accountability and oversight.

The expectations for the equity standard of practice, outlined by the NAC chair, were communicated via memorandum to the membership and helped each subcommittee's leadership team:

- Ensure the concepts and ideals of equity were present in every meeting and presentation.
- Seek subject matter expert consultation, through fact-finding research, to inform annual recommendations.

- Educate their subcommittee members on the NAC’s previous work regarding equity.
- Thoroughly incorporate concepts of equity in all recommendations and issues examined.
- Conduct an end-of-year equity self-assessment report card, published as part of the annual report.

Each subcommittee leadership team then established a set of milestones and recorded them in their annual work plan. These tasks and activities included the following:

- Subcommittee work plans incorporated meeting agendas and milestones ensured that equity would be included in their group’s section of the NAC 2024 Report.
- Groups self-evaluated their progress throughout the year, referencing an equity scorecard.
- Each subcommittee would conduct a mid-year assessment on the status of equity in their proposed recommendations.
- Subcommittees would conduct an end-of-year assessment on their group’s successes and areas for improvement in incorporating equity throughout their subcommittee’s work.

An equity assessment sheet was developed and provided to each subcommittee and the NAC leadership team. The assessment sheets were created to guide each group as they planned each meeting, selected speakers, and considered recommendations, and included three assessment areas:

- Administration: criteria focused on the documentation of each subcommittee’s work, as well as meeting facilitation.
- Meetings and Presentations: criteria focused on including equity in every discussion, and that all guest presenters included aspects of equity in their talking points.
- Recommendations: criteria that emphasized all recommendations incorporate considerations by groups with different cultural or linguistic backgrounds.

Within each section, the subcommittee leadership teams self-evaluated whether their group thoughtfully and comprehensively considered the concepts and ideals of equity throughout each meeting. If gaps were identified, the leadership team developed strategies to address those gaps during the next meeting or in the recommendations write-up.

As the 2024 NAC recommendations cycle concluded, members engaged in a group evaluation aimed at identifying areas for improvement in the future. Topics for the evaluation included the effectiveness of the established expectations, a review of each group’s documentation processes and assessment results, and the inclusiveness of equity in the final recommendations. A short summary of this self-assessment, as well as an overview of the lessons learned from this new process, are as follows:

- NAC leadership team members agreed that the establishment of a self-assessment process, as well as the oversight function managed by the leadership team, was generally effective and should be incorporated into the work of future NACs.
- Subcommittee leaders acknowledged that while assessment criteria may seem prescriptive, the process of instilling equity within each meeting and conversation came naturally to the NAC groups, and a self-assessment helped to instill quality assurances in their planning processes. In general, feedback indicated that thoughtful and intentional conversations through an equity lens became “the norm,” and a large focus of every meeting.
- The NAC includes members of historically marginalized and underserved groups, including tribal, territorial, rural, and minority leaders. While each member was encouraged to participate in as many NAC subcommittee conversations as possible to lend their expertise and experience, not every single meeting included all individuals, due to scheduling and availability constraints. This inherently creates gaps in representation.
- The NAC leadership team convened every three weeks for administrative purposes, and in these meetings discussed how successful each group was at integrating equity into their meetings. These touchpoints proved to be valuable in giving the leadership team awareness of any potential gaps and in identifying additional experts or points of view that needed to be heard by the subcommittees.

## **Gender-Based Violence Subcommittee Equity Statement**

The GBV Subcommittee is dedicated to ensuring that equity remains a central principle in our recommendations regarding the prevention, response, and mitigation of gender-based violence during disasters. Recognizing that disasters often exacerbate existing inequalities, our recommendations have been designed to proactively address and mitigate the vulnerabilities experienced by marginalized communities, specifically focusing on gender equity, racial justice, and accessibility for those disproportionately affected by gender-based violence in disaster scenarios.

Our recommendations prioritize populations that historically experience higher rates of gender-based violence during disasters, including women, LGBTQ+ individuals, people of color, those with disabilities, and economically disadvantaged communities. By identifying and addressing the unique challenges faced by these groups, we aim to create a disaster response framework that ensures all individuals receive the protection, support, and resources necessary to recover safely and equitably. We emphasize the importance of collecting disaggregated data that accurately reflects the demographics and specific needs of survivors of gender-based violence. This data informs FEMA's planning and response efforts, allowing us to identify disparities in service delivery and resource allocation and make targeted improvements to address these gaps.

Equity in disaster response necessitates that services provided to survivors are both culturally competent and trauma-informed. Our recommendations encourage the training of FEMA staff, volunteers, and partner organizations in practices that respect diverse cultural backgrounds, recognize trauma responses, and offer appropriate support to survivors of all identities and experiences. By integrating equity into every stage of our recommendations, the Gender-Based Violence Subcommittee aims to establish a disaster response model that not only addresses gender-based violence but also uplifts and protects those most at risk. We remain committed to fostering a disaster response landscape in which every survivor, regardless of their identity or background, has access to the resources, safety, and support they deserve.

### **Climate Subcommittee Equity Statement**

In the climate resilience field, it is widely understood that communities that face ongoing historical inequalities are often hit “first and worst” by the accelerating impacts of the climate crisis. . These capacity-constrained and frontline communities need to be centered in efforts to understand the vulnerabilities created by climate change-driven impacts and appropriate strategies to address them.

The Climate Subcommittee addressed climate resilience issues that were particularly important for these frontline communities who have significant vulnerability. The subcommittee upheld equity as a central principle, using it as a lens in which to view the issues and strategies, and addressed these in the recommendation report. Through the recommendations put forward by the Climate Subcommittee, FEMA can ensure that data collection efforts are equitable, underserved communities can build resilience and protect their insurability, and local leaders in these communities can better access the help they need before, during, and after a disaster. Moving forward, FEMA must develop metrics and data collection efforts to assess progress on equity as these recommendations are implemented and to adjust as needed to ensure equity goals are being met.

The climate resilience trends are clear and capacity-constrained: historically marginalized communities are on the front lines of this crisis. Through focused and conscientious strategies, FEMA can, and must, continue to center the needs of these communities as it works to build a climate-resilient nation.

### **Readiness & Workforce Subcommittee Equity Statement**

The Readiness and Workforce Subcommittee was devoted to cultivating an inclusive, whole-community resilience approach to emergency management. The commitment necessitated a diligent focus on promoting equity throughout the field and encompassed a comprehensive strategy. This strategy involved identifying ways to enrich education and training standards, fortifying cybersecurity defenses, implementing proactive approaches to aid in community

understanding of emergency management campaigns, and safeguarding essential community services to ensure food security during times of crisis and disaster.

Recommendation 2024-12 will bolster equity within the emergency management field by fostering an inclusive and well-educated workforce, standardizing emergency management roles, and promoting FEMA-supported recognition between academic programs, as well as professional training, which ultimately enhances the professional landscape and expands the diversity of the field. The equity-related benefits would span both those in the workforce, as well as the individuals throughout the community being served.

Recommendation 2024-13 will improve efficacy, cost-effectiveness, and response times across the whole of the EM field, which will provide improved resource availability to underserved communities. As two examples, addressing cybersecurity will provide protections to those least prepared for cyber-attacks, while the use of artificial intelligence can bring attention to where inequity exists and provide input to ensure that all emergency survivors have equitable access to emergency resources.

Recommendation 2024-14 will help to ensure that underserved and vulnerable populations have equitable and consistent access to food security. Inherent in the “whole community resilience approach” is the notion that diversity and equity propositions must be treated as a central tenet and built into its framework. Including private grocers and agricultural partners in that process will better educate and augment the government's efforts to ensure equitable food distribution. Private-sector grocery companies have already adopted many of these egalitarian approaches through corporate-mandated diversity best practices. By engaging with private-sector grocery experts who possess an intimate familiarity with their customer base, and the intrinsic needs and demands of the marketplace and communities they serve daily, a more robust, equitable, diverse, and effective distribution of food and vital commodities will be achieved.

Recommendation 2024-15 will support equity in preparedness and response messaging by standardizing the Ready, Set, Go program toward the all-hazard environment. This consistency in preparedness and evacuation messaging and terminology can help ensure equitable access to critical information by all, regardless of location or the needs of the individual. This would particularly apply to underserved populations and those with access and functional needs, who would benefit from messaging, consistent across the nation, and tailored to specific needs.

## **Final Thoughts on Instilling Equity**

In the end, the overall feedback from the NAC leadership team indicated this new process was a success, and worth repeating in future years. They encouraged future NACs to continue to evaluate the process and evolve the self-assessment to account for process, policy, and administrative changes. Lastly, the NAC leadership team ultimately recommended that future

NACs strongly consider adding an equity advisor (from the pool of NAC members) to the leadership team to ensure a subject matter expert thoroughly examines the NAC's fact-finding research throughout the year.

The NAC believes that those in leadership should remain fully accountable to the ideals of equity. By intentionally assigning equity accountability and oversight to the NAC leadership team, the focus and prioritization of equity remained at the top of mind throughout the 2024 recommendations cycle, reaffirming the NAC's commitment to instilling equity as a foundation of emergency management.

## **Report Conclusion**

In 2024, as the scale, frequency, and complexity of disasters continue to escalate, FEMA stands at a critical juncture. Rapid advancements in technology, increased interdependencies among infrastructure, and rising costs associated with disaster response and recovery demand an agile, forward-thinking approach. The NAC, through this 2024 report, has crafted recommendations that align with FEMA's evolving strategic priorities and mission to enhance resilience, readiness, and sustainability across the nation.

The NAC is confident that by addressing these recommendations, FEMA can strengthen its operational effectiveness, improve climate adaptation efforts, and cultivate a resilient workforce poised to tackle the emerging challenges of our time. We look forward to continued collaboration to ensure a safer and more resilient future for all communities.

## Acknowledgements

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## Letter of Appreciation & Thanks from the Office of the NAC Director

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members are missed by their families, time during which they are not performing their normal work duties, and time taken from other pursuits in which they are supporting others who need their help. To all the people who cover for NAC members while they are away, who miss them while they're gone, or wish they had more time with those NAC members who mentor and support them – THANK YOU – because you too are supporting the NAC mission of “advising on all aspects of emergency management” by making it possible for NAC members to commit the time required to perform this important service to our people!

Sincerely,

A handwritten signature in black ink, appearing to read "Rob Long".

Rob Long  
Designated Federal Officer to the NAC

*The Office of the NAC may be contacted by emailing Rob Long & Sara Andresen at [FEMA-NAC@fema.dhs.gov](mailto:FEMA-NAC@fema.dhs.gov).*