

Resourcing Resilience

Aligning Public and Philanthropic Funding
for California Communities





About Nonprofit Finance Fund

Nonprofit Finance Fund® (NFF®) is a nonprofit lender, consultant, and advocate. For more than 40 years, we've worked to strengthen nonprofit organizations and improve the way money flows to social good. We believe that alongside others we must build a more equitable and just social sector, and are committed to helping community-centered organizations led by and serving people of color access the money and resources they need to realize their communities' aspirations.

About Philanthropy California

Philanthropy California is an initiative of Northern California Grantmakers (NCG), SoCal Grantmakers (SCG), and Catalyst of San Diego & Imperial Counties. Our combined membership represents more than 600 foundations, corporate funders, philanthropic individuals and families, giving circles, and government agencies who invest billions every year to support communities across the state, the country, and worldwide.

This report was made possible through a partnership with the California Governor's Office of Emergency Services (Cal OES).

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Foreword

Dear Partners and Colleagues,

This report is being released in the wake of devastating wildfires in Los Angeles County, with the Eaton and Palisades fires ranking among the worst in California history. People have lost their lives, their homes, their neighborhoods, and entire communities. Angelenos have had to drop everything to navigate how they stay safe and for many, how they rebuild.

As we grapple with the escalating impacts of the climate crisis, it is abundantly clear that the path to resilience lies in how we support the communities most affected.

“Resourcing Resilience” arrives at a pivotal moment, as climate change continues to disproportionately affect vulnerable communities and communities of color – those who often bear the brunt of extreme weather events, extractive industries and practices that drive climate change, and environmental degradation. These impacts threaten lives, disrupt local economies, and erode the social fabric of communities already struggling with historic inequities.

Over the last four years, unprecedented partnerships and funding opportunities at the federal level have shifted the trajectory toward climate resilience. With substantial new state and federal investments aimed at combating climate change and fostering resilience, we have had the chance to marshal resources to empower communities to protect, restore, and thrive. However, the new federal administration in 2025 poses significant challenges to maintaining this momentum. Proposed rollbacks of climate-focused policies, cuts to federal funding, and a potential weakening of environmental regulations could undo much of the progress enacted over the last four years. Despite these threats, the work of achieving climate resilience and supporting a just economic transition is generational. Funders must maintain a long-term focus, investing in the capacity of communities to build readiness, establish partnerships, and implement solutions that endure.

“Resourcing Resilience” serves as a call to action for the philanthropic and public sectors to work in concert, unlocking pathways to more equitable, accessible funding. By building cross-sector partnerships and addressing systemic barriers, we can enable a more effective flow of resources directly into the hands of communities on the front line of the climate crisis. These communities possess invaluable local knowledge and innovative solutions, but need support to scale these efforts in a sustainable way.

The most consistent theme undergirding this report is that both the public and philanthropic sectors must take action now to ensure that communities most impacted benefit from the nation’s largest-ever investment in climate and energy resilience as (regardless of political administration) whole economies transition toward climate resilience. This investment must prioritize new systems, partnerships, structures, and capacities that enable lasting self-determination and progress toward climate and economic justice. Alternatively, we run the risk of replicating the harms and generational injustices with today’s funding, as has been the case with previous eras of large-scale economic transition.

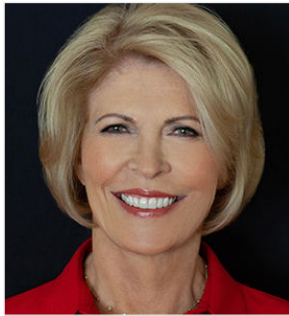
Our collective future depends on acting boldly and collaboratively. By strategically investing in resilience and evaluating and addressing the obstacles to funding, we can transform how communities confront the challenges of climate change. This will lay the groundwork for a more equitable and resilient future for all not just in the near term, but for generations to come.

Sincerely,

Dwayne S. Marsh
President & CEO
Northern California Grantmakers



Christine Essel
President & CEO
SoCal Grantmakers



Megan Thomas
President & CEO
Catalyst of San Diego & Imperial Counties



Executive Summary

Unprecedented Climate Funding: The Moment We Are In

In the last four years we have seen unprecedented state and federal funding for climate adaptation, mitigation, and disaster resilience that provided an opportunity for communities to implement critical investments in infrastructure, clean energy, and community priorities for resilience. Yet, access to these resources has been uneven and there is now a real risk the new federal administration could claw back some of this funding.

California is widely regarded as a leader in disaster and climate resilience with a longstanding commitment to state-wide climate adaptation strategies. As part of the California Climate Commitment and through state budget allocations and the Cap-and-Trade Program, California has generated billions of dollars to support this work. The 2024 election also saw California residents' continued focus on climate through the passage of a \$10 billion bond that will provide a more reliable source of funding for water, wildfire, and climate projects.

Despite this commitment and the passage of the bond, there remains the need for billions of additional dollars in investment in California over the coming decades to realize the vision of a climate-resilient and disaster-prepared state as we transition energy systems, restore natural habitats, and invest in climate infrastructure.

At the federal level we have seen the Inflation Reduction Act (IRA) and Bipartisan Infrastructure Law (BIL), also known as the Infrastructure Investment and Jobs Act (IIJA), significantly increase federal climate-related funding that has required collaborative approaches between community-based organizations and local or Tribal governments. The Biden administration's intentional focus on rural areas and communities of color through the Justice40 initiative presented a shift in how prior federal funding for infrastructure was prioritized.

Justice40 commitments now present an opportunity for the state of California and philanthropy to continue efforts focused on ensuring at least 40% of state and federal funds are invested in low-income and disinvested communities despite the likelihood of this commitment disappearing at the federal level.

Despite this availability of funding, there is a documented gap between well-resourced communities that can pursue significant climate and disaster resilience funding and rural areas and communities of color that are often stuck in a cycle of crisis response. We know climate change disproportionately impacts communities of color, Tribes, and rural communities – the same communities that too often face barriers accessing the resources available to address its impact and break the cycle of crisis response through planning for resilience. The barriers outlined in this report include the legacy of structural inequity, institutional racism, and intentional disinvestment in Tribes, rural regions, and communities of color; the lack of reliable, long-term funding streams for resilience; and the lack of coordination, communication, and trust across the public and private funding landscape that is needed to confront the climate crisis.

Philanthropy and government alike play unique roles in counteracting this reality by investing in the development of more sustainable operating models for community nonprofits and Tribes, and bolstering their capacity to lead locally-driven solutions that build resilience, well-being, and community wealth creation. As our nation transitions from a federal administration that has been a partner in climate action toward one that will likely be hostile toward climate action, philanthropy has an opportunity to deepen its investment in the long arc of resilience and readiness to access public and philanthropic funding moving forward.

Recommendations in this Report

Philanthropic and government funders have important roles to play in addressing the real challenges communities face when securing funding for their work on climate adaptation, mitigation, and disaster resilience. Neither can achieve meaningful and equitable climate action alone, and community-led solutions require coordinated public and private support. The actions recommended in this report outline a path forward for ensuring communities are able to access funding they need.

Protect progress and continue the momentum:

- Balance rapid response funding with investments in long-term community and climate resilience.
- Reframe the narrative away from only responding. Focus on building power, community self-determination, and establishing the foundation for lasting partnerships and resilience. Find intersections with key issues facing communities like access to high-road jobs and economic mobility.

Make access to funding more equitable:

- Improve the accessibility of information about funding opportunities and eligibility requirements.
- Design funding programs with more flexibility and longer time horizons.
- Offer a meaningful amount of set-aside, earmarked, or priority funding for under-resourced communities, and take responsibility for ensuring it reaches them.
- Facilitate access to public funding beyond grant support.
- Improve consistency and tracking of technical assistance and capacity-building programs.
- Increase funding for capacity-building and pre-development needs.
- Once funded, set project partners up for success with advance payments and resources to address financial risks presented by public funding.

Prioritize investments that build community wealth and well-being:

- Invest in community-led, collaborative efforts that build shared power.
- Use Community Benefit Agreements (CBAs) as part of the project development process.
- Fund the capacity of community stakeholders to engage in the Community Benefit Agreement and Community Benefit Plan (CBP) development process.
- Fund disaster preparedness, long-term recovery, and resilience.

 **Prioritize sustainable, collaborative, and cross-sector approaches:**

- Prioritize climate and capacity-building funding as a core aspect of the California state budget.
- Incorporate and align cross-sector partners in state funding programs.
- Invest in relationship building within philanthropy.
- Respond to community needs and government budgeting trends.

 **Repair fractured relationships and rebuild trust in disinvested communities:**

- Take accountability for understanding your institution's role in creating or perpetuating inequities and engage in learning to improve funding practices.
- Engage stakeholders in critically evaluating your current grantmaking practices.

Significant influxes in state and federal funding for climate adaptation and disaster resilience alone will not foster transformative outcomes without cross-sector collaboration and strategic, long-term coordination. Without stepping back to intentionally remove barriers inherent within the resource landscape, funding will give way to the perpetuation and reinforcement of an inequitable system.

This report makes clear: Now, more than ever, is the time to invest in our communities. The scale and complexity of the climate crisis requires philanthropy and government funders to shift the status quo, think long term, and resource community leadership.

About this Report

This report was created by Nonprofit Finance Fund (NFF) in partnership with Philanthropy California, with funding provided by the California Governor's Office of Emergency Services (Cal OES). The report is part of a broader partnership between Philanthropy California and Cal OES to build the capacity of community-based organizations and Tribes across California to access public and philanthropic resources for their work building climate and disaster resilience.

ABOUT THE TEAM

Philanthropy California is an alliance of Northern California Grantmakers, SoCal Grantmakers, and Catalyst of San Diego & Imperial Counties, with a combined membership of more than 600 funders. Philanthropy California taps into the deep regional expertise and connections of funders to increase philanthropy's impact in building and sustaining thriving, equitable communities. Together, our organizations have a shared commitment to building a more effective nonprofit sector by advocating for better funding practices in California.

NFF is a nonprofit Community Development Financial Institution that specializes in lending to nonprofit organizations and offers consulting services focused on nonprofit financial management and strategy. NFF has decades of experience in identifying, supporting, and advocating for the needs of nonprofit organizations across California and nationwide. In that work, NFF has witnessed the many challenges and opportunities that organizations face when seeking government support for their programming and services, and the power of flexible and responsive capital in enabling organizations to address community needs.

APPROACH

To gather a baseline understanding of the existing research from the field, NFF reviewed a wide range of reports and publications on topics intersecting with this issue, including past explorations of barriers faced by Tribes and community-based organizations in seeking public and private funding, profiles of successful funding program models, case studies on community responses to and recovery from disasters, and analysis of impactful community-based collaboratives (references are noted throughout).

To gather first-hand accounts and perspectives, NFF conducted one-hour interviews with 23 stakeholders from across California, including representatives of state government agencies, private philanthropy, intermediaries, technical assistance and capacity-building providers, Tribes, community-based organizations, and collaboratives (see Appendix V for full list). Where allowable, participants were compensated for the contribution of their time and expertise to this project.

NFF's team then developed a set of findings and recommendations, with input from Philanthropy California, which are detailed in this report. These findings and recommendations were presented back to a group of interviewees to solicit feedback and any further clarifications or reflections about these issues. The input provided during these feedback sessions was also incorporated into the report. We are grateful for the contributions of everyone involved in this project, and to all who contributed to the body of research that came before it.

Introduction

Imagine that an agricultural community in California is told an unprecedented shipment of free fertilizer will quickly become available. This sounds like wonderful news, as everyone in the community stands to benefit from this new resource. However, things quickly become complicated: not everyone has the same amount of land, crops, soil needs, planting schedules, access to water, storage infrastructure, vehicle capacity, distribution equipment, and experience with this particular fertilizer. How the members of this community approach this situation will have significant implications for every farm's health, prosperity, and sustainability. To realize the full promise of this opportunity, significant communication and cooperation will be needed.

This community has not seen a moment like this in recent memory, and the dynamics within the community have at times placed these stakeholders at odds with each other. Like all land in the United States, every acre is part of the unceded ancestral land of the local Tribe, stolen through the colonization process. And like many agricultural communities across the country, many farms are powered by the labor of undocumented workers, who contribute significantly to the economy but are not compensated accordingly and do not share the same legal rights as their documented neighbors. Whereas the majority of the local population is people of color who have been denied access to intergenerational wealth, the majority of land and resources are owned by white-led institutions and white families have been able to benefit from these systems.



As with any community that has been built on a legacy of inequity, the prospect of working together to achieve a shared purpose – in this case, distributing the fertilizer in such a way that every farm can benefit from its arrival – will come with challenges and barriers. This community will need to address the inequities that created these challenges and barriers if they are to succeed. If they do not, inequities that have been happening for generations will likely happen here: those with the most money and influence will benefit, and those who have been denied these resources will be further marginalized by an increasingly unequal playing field.

In many ways, this is the situation that we find ourselves in when looking at the environmental and resilience funding landscape today. Significant, catalytic investments from the Bipartisan Infrastructure Law (BIL) of 2021 and the Inflation Reduction Act (IRA) of 2022 have manifested in unprecedented levels of public funding to build climate and disaster resilience, which holds the potential to transition extractive industry economies across the United States toward economic justice for all.¹

These funding programs – combined with the Justice40 Initiative's explicit focus on allocating 40% of federal funding in disadvantaged communities, and efforts to codify Community Benefit Plans (CBPs)² – create the conditions for communities to build climate and disaster resilience rooted in principles of equity by centering historically disinvested communities.

When the federal legislation powering this funding was passed, some characterized it as a first step in achieving the vision of a “Green New Deal” for the American economy. Yet this funding, which includes competitive grants, tax credits, and loans, did not significantly transform the way that resources flow into communities that would achieve the realized resilience and just transition outcomes of a “Green New Deal.”

This report is part of broader efforts not only to ensure public funding reaches the communities most impacted by climate events and injustice, but also to leverage this moment to build lasting systems and infrastructure for community self-determination and resilience. What follows are the findings of our interviews and research, summarizing the most persistent challenges faced by communities in accessing public funds and how government and philanthropy can collectively address these barriers.

It is our hope that funders will seize this moment to create new models for collaboration between philanthropy and government.



Unprecedented Public Climate Funding

California is not new to disaster and climate resilience planning and administration. In fact, California is widely regarded as a leader in this space. Under the Biden and Newsom administrations, efforts have been made to ensure that climate funding enables transformative, multi-sector benefit. The state is in its sixth iteration of a climate adaptation strategy, in which the 2024 draft outlines six overarching resilience priorities and cross-agency planning.³ The 2021 and 2022 budget acts allocated approximately \$54 billion⁴ toward climate funding. Additionally, the state of California generates funding for disaster and climate programs through its cap-and-trade program, with approximately \$2.3 billion proposed for 2024-2025.⁵

The state – as well as numerous local municipalities and community-led climate collaboratives – continues to pursue federal disaster and climate funding through the BIL and IRA, making the total pool of climate-related funding available for Californians bigger than ever before. It is estimated that California has received over \$100 billion to date.^{6, 7}

This funding represents a major step toward tackling the climate crisis, with an approach that aims to reduce greenhouse gases, lower costs for consumers, invest deeply in the social determinants of health, create new green industries and careers, and reshape cities and towns to be more resilient.

The risk to funding passed during the Biden administration under the new federal administration remains to be seen. However, much of the funding for rural infrastructure projects remains incredibly popular. Funding for community-centered resilience priorities, Justice40 priority population commitments, and the explicit connections between this funding and climate change might be at greatest risk. The results of the 2024 election, and the passage of a \$10 billion climate bond for water, wildfire prevention, and protection of communities and lands, put California at a mixed advantage should federal funding through BIL and IRL be clawed back.

Importantly, nonprofits play a critical role in ensuring these funds reach under resourced communities. Large state and federal programs have begun to shift away from the traditional flow of funding toward making funding available directly to nonprofit organizations or requiring public-private partnerships rooted in and serving communities.

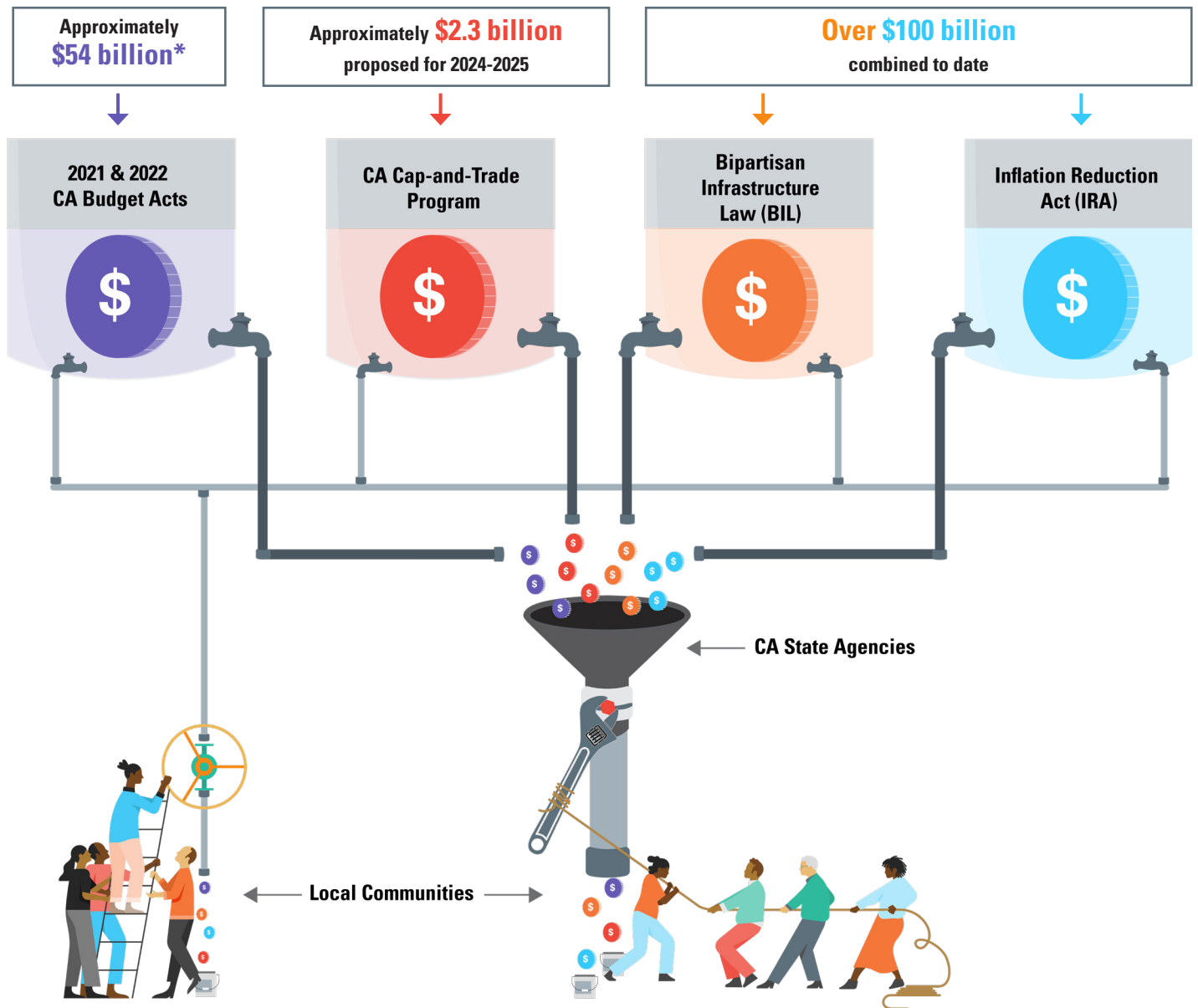
For instance, \$10-20 million awards from the \$2 billion CEPA Community Change Grants Program require a CBO lead or CBO partnership. Funding mechanisms have also become increasingly collaborative in design, requiring partnership between CBOs and local or Tribal governments on “shovel-ready” projects. Shovel-ready in this context often refers to projects that have been vetted, achieved a certain level of design, and cleared environmental clearances. This level of project readiness requires significant capacity and upfront resources.

To access these dollars, communities need adequate capacity and resources to navigate this intensive process, including local public partners willing and able to engage, and viable local projects to be advanced. This can be challenging, particularly in communities that have been systemically denied access to capital and have corresponding capacity limitations.

Successfully tapping into this funding also requires that communities understand both how this money is flowing and in what forms (see Figure 1 on following page). The funding can take the form of grants – the most widely understood and sought after – as well as loan guarantees and direct loans (financing), allocations or appropriations (formula funding), and direct or elective pay (tax credits), each with their own benefits and challenges (see descriptions of each in Appendix I).

FIGURE 1: GOVERNMENT FUNDING FLOWS

Significant state and federal funding is available through state agencies and directly to local communities. Accessing these funds requires ample runway for planning and coordination and improved investments to ensure equitable funding flows across California communities.



**In 2022, California passed a \$54.3 billion spending package for climate resiliency. Cuts in 2023 and 2024 have reduced this funding by 17%, and other funding programs have been delayed.*

Government funding is notoriously complex and difficult to navigate. The myriad challenges with government funding and calls for reform are substantively reviewed within the field. As such, we highlight below only a subset of the benefits and challenges associated with funding types that are particularly new or salient in this moment. Challenges and structural barriers are summarized in greater detail in subsequent sections of this report. Resources to help navigate funding opportunities and eligibility requirements can be found in Appendix II.

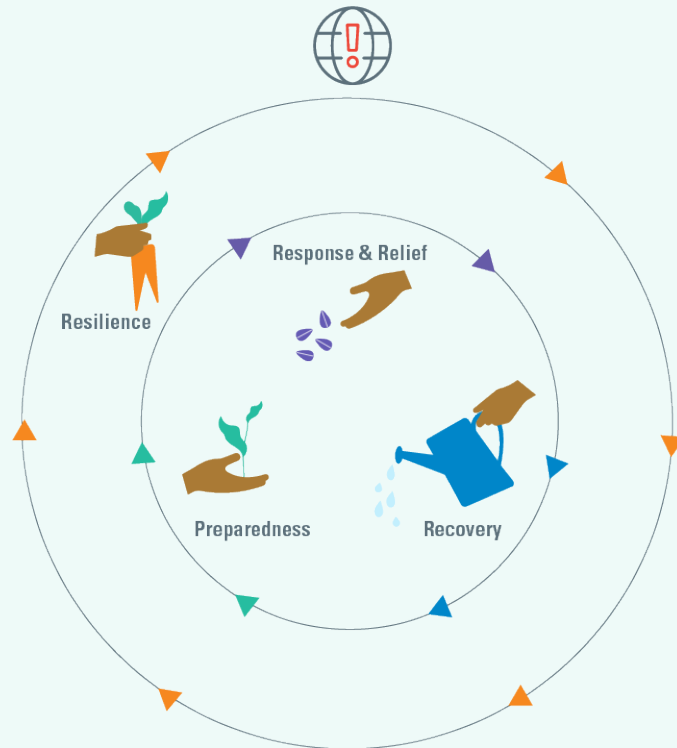
Funding type	Competitive?	Match?	Other notable benefits (+) and challenges (-)
Grant	Yes	Program-dependent	<p>(+ / -) Heavy reliance on CBOs to collaborate with local government to navigate, secure, and administer funding and projects ensures their engagement but creates administrative burden for CBOs</p> <p>(-) Boom and bust nature of public funding for grant programs thwarts long-term community building and resilience planning efforts</p>
Financing: Loan Guarantee, Direct Loan	Yes	Project-dependent	<p>(+) Through the IRA's Greenhouse Gas Reduction Fund (GGRF), billions of federal dollars are funneling into community organizations and intermediaries to catalyze clean energy projects, with most projects planning to exceed Justice40 targets*</p> <p>(-) Financing may not be appropriate for or accessible to all organizations or all project stages</p>
Tax Credit: Direct Pay or Elective Pay	No**	No	<p>(+) Under the IRA, tax-exempt entities gain ongoing access to tax credits for the first time</p> <p>(-) Tax credits can be stacked with other credits and programs</p> <p>(-) Tax-exempt organizations are filing for the credit for the first time and the process is not yet well-established, adding additional administrative burden</p> <p>(-) Entities must develop and "place the project in service" before filing their tax return and receiving payment, creating additional delay in access to funding</p>
Formula Funding	No	Program-dependent	<p>(+ / -) Large amounts of funding for disaster relief and mitigation is appropriated or allocated to California state, non-competitively</p> <p>(-) Allocation formulas are largely inflexible and often outdated, significantly under-allocating funds considering the level and severity of disasters in present-day California</p>

**Environmental Protection Agency's Greenhouse Gas Reduction Fund awarded \$20 billion to expand access to clean energy and climate solutions on April 4, 2024. At least 70% of those funds, or over \$14 billion in capital, will be invested in low-income and disadvantaged communities – surpassing Justice40 goals.*

***With the exception of the Department of Energy Low Income Communities bonus, which requires an application and allocation.*

Disaster Cycle Funding Dynamics

FIGURE 2: DISASTER CYCLE STAGES



Immediate Response and Relief

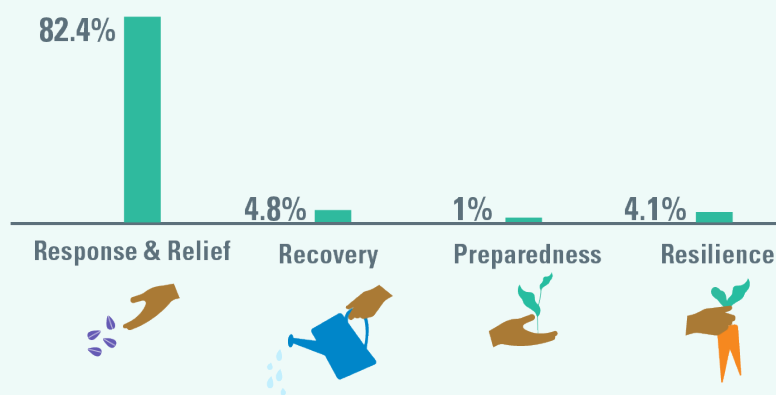
When a disaster hits, the whole of a community steps up to respond – ranging from local and state government institutions to community organizations, mutual aid networks, the private sector, and philanthropy. Response efforts can last days to months, depending on the scale and impact of the disaster. Many resources are made available in the immediate aftermath, although the availability and depth are influenced by politics, timing, proximity to wealth, and the level of public attention received. Different public resources are released based on the level of emergency declaration. A presidential major disaster declaration unlocks funding for individual assistance from FEMA that provides immediate cash assistance and support with re-housing. Disaster declarations are based on the dollar amount of uninsured losses, mainly public infrastructure destroyed, and whether the disaster overwhelms local and state capacities to respond.⁸ Many times, rural communities may not meet the scale required to unlock state or federal aid, even when disasters are catastrophic for that specific community, because the dollar amount of losses do not meet the threshold mandated for a disaster declaration. This is a significant challenge for rural areas in responding to and recovering from disasters.

In California and across the nation, communities are experiencing successive and sometimes concurrent disasters, ranging from floods to reoccurring wildfires burning through the same neighborhoods, to extreme heat events, to persistent drought. Disasters are becoming multi-hazard events, such as wildfires coinciding with extreme heat and drought, or mudslides following wildfires.

This places immense strain on local governments, responding organizations, local funders, and community members. This perpetual cycle of response is exacerbated by the nature of available funding, which emphasizes short-term response over long-term resilience-building, leaving a significant gap in resources for prevention, adaptation, and long-term recovery. Support tends to wane before longer-term needs, such as rebuilding, are addressed.

FIGURE 3: PHILANTHROPIC SUPPORT DIMINISHES THROUGHOUT THE CYCLE

A 2023 report by the Center for Disaster Philanthropy found that only 2% (\$3 billion) of the \$157.2 billion given by private and community foundations, corporations, and public charities in FY 2021 went toward disasters. Below is a breakdown of how that funding was allocated across the four disaster cycle stages covered by this report.*



*Other funding strategies were categorized as “multiple strategies,” “unspecified,” and “other.”

Inclusive and Long-Term Disaster Relief

UndocuFund is a mutual aid project for Sonoma County’s undocumented community members. Launched in 2017 by a coalition of immigrant service providers and advocates in response to the devastating Northern California wildfires, it provides critical support to undocumented families who were ineligible for federal aid. UndocuFund’s success is deeply rooted in its strong community ties and advocacy efforts. By working with trusted community organizations, **UndocuFund ensures that undocumented families receive culturally and linguistically appropriate support during crises.** The collaborative model quickly expanded, with organizations like 805 UndocuFund, which serves Central Coast immigrant residents, joining forces to replicate the model throughout California.⁹

In 2022, UndocuFund, 805 UndocuFund and the Latino Community Foundation co-hosted the first-ever California UndocuFund Summit, where leaders from more than 25 grassroots immigrant-serving organizations gathered to discuss ways to better support immigrant and undocumented communities across California in times of crisis. This event underscored the need for long-term, equitable disaster relief efforts that go beyond short-term solutions. The summit catalyzed the formation of the **California UndocuFund Network, a mutual aid network designed to address systemic inequalities through collective advocacy, resource sharing, and capacity-building.** This effort includes the call for more inclusive disaster relief policies and recognition of the significant contributions of immigrant communities during emergencies.¹⁰

Recovery

Recovery from disasters is an incredibly complex and lengthy process to navigate, often lasting years or even decades. Navigating significant sources of recovery funding, such as the Community Development Block Grant Disaster Recovery (CDBG-DR), is challenging on multiple fronts; because CDBG-DR is not a standing appropriation from Congress, Congress must allocate funds on a case-by-case basis, which makes it difficult for state and local government to receive funding quickly.¹¹ Furthermore, sometimes the full request for funding from a state for recovery will not be approved by Congress, limiting the federal resources available to meet the need.

Additionally, federal disaster recovery programs are spread over more than 30 federal entities, each with differing processes, timing, and requirements, further complicating access to this funding.

Philanthropic support tends to wane just as communities are navigating the complex reality of recovery, such as supporting community members with mental health, re-housing, workforce and economic impacts, infrastructure repairs, and more. While community foundations are essential to support recovery, they tend to lack the scale of resources needed to address the magnitude of these challenges.

Failing to support recovery further marginalizes vulnerable communities, deepens inequities, and decreases their ability to withstand future disasters and recover economically. The recovery process provides an opportunity to invest in mitigation and adaptation strategies to build climate resilience, making communities less vulnerable to future disastrous events.

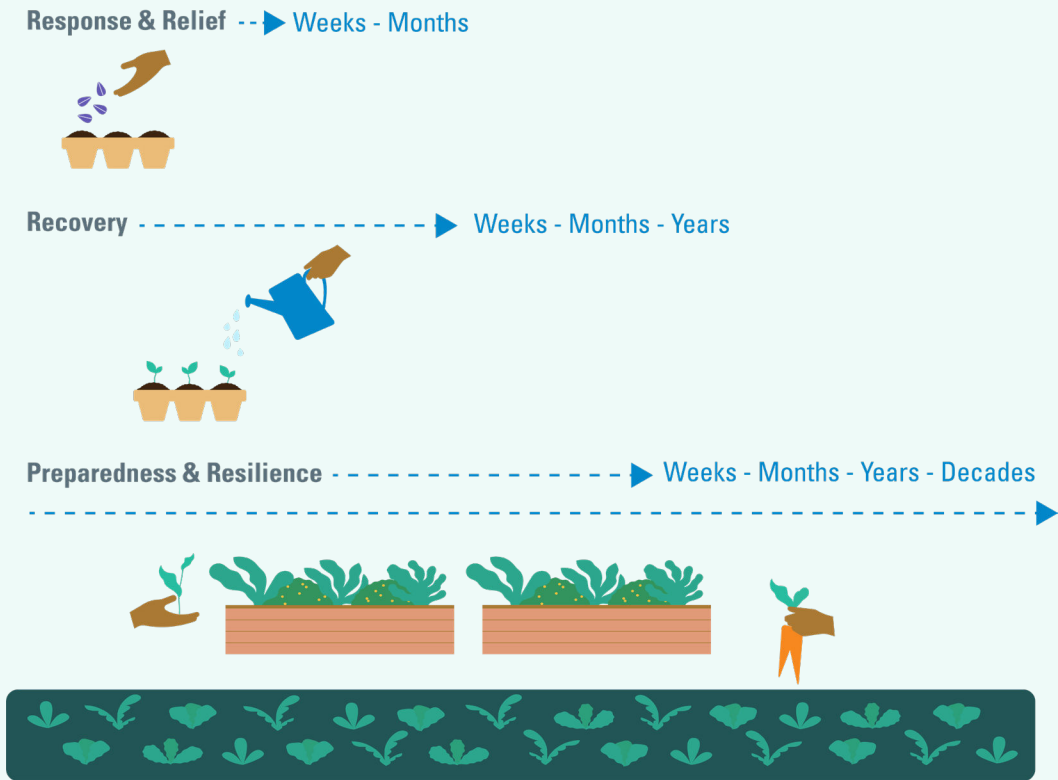
Preparedness and Resilience

The immense challenges that communities face in responding to and recovering from disasters show the imperative of investing in climate adaptation, risk reduction, and long-term resilience to break the cycle.

This report focuses primarily on preparedness and resilience funding because investing in preparedness and resilience provides significant cost savings over time, as upstream investments can reduce the catastrophic scale of disasters that result from climate events. Recent research shows that every dollar invested into preparedness and resilience saves communities an average of 13 dollars in disaster recovery costs.¹²

Preparedness and resilience work spans the longest time scale and requires a long-term commitment and a significant amount of resources, often overlapping with disaster response and recovery. The challenge is ensuring that front-line communities and those most impacted by climate change have the resources and capacity to access public funds to do this work. A preparedness and resilience paradigm also requires a proactive approach that focuses on building safe, healthy communities before disasters occur, rather than solely responding after the fact.

FIGURE 4: PREPAREDNESS AND RESILIENCE REQUIRE LONG-TERM, SUSTAINED INVESTMENT



Barriers to Accessing Public Funding

The legacy of structural inequality, institutional racism, and economic exploitation has created an inequitable landscape, resulting in disinvestment in Tribes, communities of color, and rural communities.

This disinvestment manifests in barriers to pursuing or accessing public funding, implementation challenges once public funds are secured, and difficulty sustaining climate efforts through ongoing investment. Additional barriers around coordination and communication complicate an already challenging landscape that communities must navigate to access resources for their work.

FUNDING ACCESS BARRIERS

For many organizations, it may be difficult to identify appropriate funding opportunities and navigate the onerous and complex application processes often required. Even to respond to proposals for climate funding, organizations often need to hire specialized experts (scientific, legal, grant writing) to support them in completing grant applications and climate project assessments. There is a vast difference between communities that can afford to hire professional consultants to develop action plans and grant applications and those that cannot.

The immense capacity required to apply for and administer public funds means that funding too often goes to the same highly resourced organizations that have the ability to hire the professional expertise needed to navigate these complex and technical application processes, and those that have successfully navigated public procurement previously, having built up the capacity and expertise to pursue further funding. In this way, **capacity begets capacity**.

Building Community Capacity to Pursue Public Funding

The Center at Sierra Health Foundation's Community Economic Mobilization Initiative (CEMI) is an effort to build knowledge and capacity with California nonprofits and Tribal partners, equipping them to participate in funding opportunities from which they have historically been excluded. The initiative does this through unrestricted multiyear funding, technical assistance, and power building support.

CEMI provided La Familia Counseling Center, whose mission is to improve the quality of life for at-risk youth and families in the Sacramento region, with a **\$125,000 capacity building grant**. La Familia used the grant to hire an expert to help write their application to the EPA's Community Change Grant program, which funds environmental and climate justice activities that benefit disadvantaged communities through projects that reduce pollution, increase community climate resilience, and build community capacity.

Through this initial investment provided by CEMI, **La Familia secured nearly \$18 million in federal funding for their Greening North Franklin Project**. This initiative will reduce pollution and build climate resilience in South Sacramento's North Franklin area improving health outcomes, creating new green spaces, developing a community resilience hub, installing solar systems on qualifying homes, and creating a green job workforce training program focused on electrification, housing retrofits, and solar installation.

Climate funding applications often require a degree of pre-development work in the forms of community engagement, planning, and research. Many community organizations do this work without remuneration, but more funding to support planning and pre-development, such as that being provided through the US EPA's Thriving Communities grant program, is needed. Ideally, this planning funding is provided ahead of applications for project implementation funding. The need to braid and blend local, state, and federal funds to advance and scale climate projects presents further challenges, increasing the capacity required to comply with multiple public contracts and grants.

Further, funding programs designed without community input often do not meet community needs, particularly in communities most impacted by climate change. Lower-resourced communities often do not have the time or funding to engage deeply in advocacy and engagement with state or federal funders to effectively shape these programs to best meet their needs. Alternatively, supporting organizations to engage in these procedural processes can ensure that the most impacted communities have a direct role in reforming inequitable systems through which they access funding.

Many funding opportunities also require participation or partnership from local government. Indeed, continued partnership between governments and communities throughout the entire lifecycle of a project is often necessary, as refinement and iteration are almost always needed to achieve project success. Particularly in smaller and rural communities, local government may lack adequate capacity or political will to engage in these competitive opportunities. As a result, CBOs and Tribes that lack local government partnerships frequently miss critical funding opportunities that their communities need. Further, the capacity of local government partners is often a determining and limiting factor in a community's ability to engage in proactive climate and disaster resilience strategies as opposed to reactive triage and response.

Philanthropic organizations, such as community foundations, have stepped in to fill an intermediary role in place of local government, which can be a critically important strategy for enabling community access to funding. Many report spending hundreds to over a thousand hours on applications and contracting before implementation even starts.

Community Foundations as Intermediaries: Stewarding Public Funds to Increase Community Access

San Diego Foundation, in collaboration with the Environmental Health Coalition, was selected to receive \$20 million from the U.S. Environmental Protection Agency's Community Change Grant Program, and was awarded \$22 million through the California Strategic Growth Council's Transforming Climate Communities grant program. This unprecedented \$42 million investment focuses on empowering communities disproportionately affected by climate change by funding local initiatives that integrate climate resilience and environmental justice efforts.

The San Diego award will support climate projects aimed at reducing pollution, promoting community resilience, and advancing climate justice in the neighborhoods encompassing San Diego's central historic barrios. **Key to the program's success is the strong back-end support provided by San Diego Foundation, which stepped up as lead applicant to apply for and administer the state and federal funding.** San Diego Foundation, a community foundation serving San Diego County, offers essential administrative and operational functions that ensure public dollars can reach local community organizations. The coalition involved in the initiative is deeply connected to the local community, ensuring that the projects are well-aligned with the needs and priorities of residents.

The partnership exemplifies how **strategic collaboration that is grounded in community can enhance the effectiveness of large-scale climate investments**, ensuring that funds reach front-line organizations leading climate efforts. These front-line organizations would likely struggle to access the funding directly without the support of San Diego Foundation and Environmental Health Coalition.

Frameworks like Justice40 are well-intentioned but do not address the structural reforms required to make funding more equitably accessible. The Union for Concerned Scientists found that federal infrastructure investments are at risk of falling short of the Justice40 goals in California.¹³ Currently, projects in disadvantaged communities (DACs) are often deemed indications of Justice40's success, simply because federal funds are being spent there, without assessing whether the projects are effective, responsive, or truly impactful. It is also likely that Justice40 commitments at the federal level will be rolled back under the new Trump administration.

Communities are calling for systems and processes that ensure meaningful and effective projects land in DACs. This requires addressing the reforms outlined later in this report to level the playing field, including building capacity in disinvested communities and reforming procurement and funding practices to support community engagement.¹⁴

Building on Experience to Increase Capacity

The Pala Band of Mission Indians reservation is located in northern San Diego County. The Tribe operates the Pala Casino, which generates revenue for the Tribe to invest in staff capacity. Pala's Environmental Department Director and Tribal Historic Preservation Officer described the comparative advantage this revenue provides to engage the technical support and dedicate the staff time needed to respond to public funding opportunities and manage compliance requirements of awards.

Pala's governance structure allows the Environmental Department to quickly respond to Notices of Funding Opportunities (NOFOs), enabling timely submissions and streamlining decision-making. With their capacity for timely action, the Tribe sometimes serves as lead applicant on public funding opportunities, and issues subawards to neighboring Tribes. While this strategy helps bring resources to the region that would otherwise not be accessed, the Environmental Director noted that this structure does not typically offer opportunities for subawarded Tribes to build the capacity needed to eventually be able to pursue and manage funding independently. While recent innovations such as the Strategic Growth Council's Regional Climate Collaborative program are enabling Pala to invest resources in training, tools, resources, and regional network-building through the 25-member Tribal Energy & Climate Collaborative, more resources and opportunities to gain direct experience are needed to address capacity gaps that exist in Tribal communities.

PROJECT IMPLEMENTATION BARRIERS

Further challenges to public funding arise after a community has successfully received an award for a project. One major challenge for implementation is reimbursement-based public contracts. Many organizations, particularly those with smaller balance sheets and less access to traditional lines of credit, do not have sufficient working capital, or flexible funds, to cover operating expenses and then wait for invoices to be paid, a process that can easily take 45 to 60 days or longer.

Additionally, it can be a challenge for nonprofits or Tribes to navigate the application and due diligence processes for working capital financing. Even when access to working capital or bridge loans exists, many CBOs and Tribes struggle to cover interest of this debt. Public contracts rarely consider interest payments a permissible use of funds – so nonprofits and Tribes are left to bear the cost.

Legislation such as AB 590 intends to improve and expand the state's existing advance payment practices for state grants and contracts by allowing advances of state funds up to 25% to 501(c)(3) nonprofits, which may provide some relief.¹⁵ It is not applicable to local governments and Tribes. At the time of writing, many nonprofits are not aware of how to access these advances or do not presume they will need to, especially without prior experience managing slow-to-reimburse public funding.

Public funding too often prioritizes reporting and compliance over effectiveness, which further entrenches inequality, as organizations without capacity to manage onerous reporting are at a structural disadvantage. Organizations and Tribes with limited funds often lack the people power, experience, or back-office infrastructure needed to manage compliance and reporting requirements. Without adequate staff or systems in place to produce the necessary documentation and demonstrate their ability to manage public funding, these organizations may need to rely on large intermediary organizations or "anchor institutions" with whom they may have limited trust or history of collaboration. While this reliance can be a viable short-term solution, it underscores a missed opportunity to build the capacity of locally rooted, trusted organizations to manage these resources independently in the long term.

Philanthropy's efforts to fund short-term or light-touch technical assistance (TA) – focused on concrete deliverables like grant applications or marketing plans – rather than deeper, longer-term investments in capacity-building may actually exacerbate challenges communities face.

Staying the Course and Getting to Shovel-Ready: Integrated Capacity Strengthening

The Greenlining Institute's Greening the Block model is a cohort-based initiative that supports 24 community-led climate capital projects, offering comprehensive assistance to ensure they progress from concept to implementation.¹⁶ This model aims to provide redlined communities across California with the resources and TA they need to succeed.

Greenlining the Block plays a critical role in assisting community partners to apply for state-level funding and providing guidance for navigating federal funds under the Justice40 initiative. They step in where capacity gaps exist, offering support by convening partners, simplifying complex guidelines, translating technical language, and mediating between local governments and CBOs. The Greenlining the Block program also aims to **ensure communities are project-ready for climate infrastructure projects, helping them meet the 30% shovel-ready threshold** and supporting them to access private funding and financing. Greenlining offers pass-through funding to support the sustainability of organizations, connects them with additional consultants for TA, and facilitates peer learning to enhance project success. This integrated approach helps communities build the necessary capacity to leverage climate-related funding opportunities effectively.

RESOURCE SUSTAINABILITY BARRIERS

Lack of reliable, long-term funding streams leaves projects and communities vulnerable when project funding ends. This is particularly evident in state funding, where inconsistent state budget cycles, sales tax revenue, shifting priorities, the political climate, and legislative gridlock cause significant instability. Climate-related initiatives often lose out when competing priorities are assessed, and resources are limited.

With the change in federal administration there is a real chance some of the funding programs associated with IRA and BIL will be cut, shifted, or de-prioritized. This “once in a generation” scale of investment could be significantly impacted by a Congress and a White House that may not wish to fulfill the intention of the original legislation and maintain the federal coordination that has worked to align the funding with national climate resilience priorities.

Disaster response and recovery funding can also be volatile. For example, after the Camp Fire, the North Valley Community Foundation cited the timing as critical to their fundraising success: the fire occurred near the year-end giving season, did not follow another major fire, and was not eclipsed by other major new events. Additionally, since it was determined that PG&E was at fault, an entity with meaningfully large assets, there was money available for legal claims to support recovery. In contrast, survivors of other nearby fires not caused by an entity or individual have limited recourse for legal claims and financial recovery. The specific circumstances surrounding each disaster play a significant role in determining how much funding and support will ultimately flow.

Philanthropic giving trends, the conditions of the market, and shifting funder priorities might also lead to sustainability concerns for nonprofits who receive funding from philanthropy. Multi-year general operating support tends to be more reliable than project-based funding for organizations who are working on complicated community challenges, yet not all funders prioritize this kind of grantmaking. Additionally, if a funder shifts priorities or cuts back on their grantmaking, often nonprofits who were reliant on that partnership are left scrambling to make up a funding shortfall.

COORDINATION BARRIERS (NONPROFITS, LOCAL GOVERNMENT AND PHILANTHROPY)

Lack of coordination, communication, and trust across community actors is a significant barrier in advancing climate resilience. The scale and scope of the climate crisis demand a multi-sector response. Local and regional governments take the lead on developing priorities and plans (e.g., general plans, climate adaptation plans, extreme heat plans, community wildfire protection plans, hazard mitigation plans, disaster recovery plans) that guide public investment and policy development. Whether these plans truly reflect community priorities varies greatly depending on the engagement of community organizations in the planning process, the overall accessibility of the planning process (timing of community meetings, language access, etc.), and the will of the local government to meaningfully incorporate community feedback.

Philanthropy often funds aspects of public participation in local planning processes by supporting community organizations to provide feedback and organize for their demands to be heard in the planning process. When done right, these plans offer a playbook for multi-sector partners to track and implement community priorities around climate and disaster resilience. However, philanthropy has historically not aligned its funding priorities beyond supporting the development of these plans. Nor has local government seen philanthropy as a close partner in supporting or tracking the implementation of these plans.

A lack of coordination between philanthropic funders, community organizations, and local/regional governments too often results in the failure to implement the priorities of these plans and results in an ongoing lack of trust by community that their engagement will result in beneficial outcomes. This may result in tension between local governments and community organizations at a moment when much of the funding available for resilience work requires close partnership between community organizations and local government.

Some community organizations have walked away from partnerships with their local governments to access federal funding because of the historic lack of trust in developing shared priorities or implementing existing community plans.

COMMUNICATION AND TRUST BARRIERS (TRIBES, GOVERNMENT AND PHILANTHROPY)

Cultural competency and humility are essential for effective collaboration with Tribal communities. Many in government and philanthropy would benefit from increased understanding of Tribal community structures, customs, decision-making processes, and knowledge of how to work respectfully with these communities. There are also varying levels of awareness of the unique barriers to access funding for Tribal communities, particularly non-federally recognized Tribes, including:

- The limited waiver of sovereign immunity, which is a legal agreement tied to some public funding requiring Tribes to waive certain protections from lawsuits or legal claims. Tribes are unlikely to agree to limited waivers of sovereign immunity given the history of broken contracts and trust between governments and Tribal communities. This can result in Tribes disregarding public funding altogether.
- Concerns over data sovereignty and Tribes' ability to maintain ownership over collection, use and dissemination of their data (e.g., the location of sacred sites).
- Historic failure to federally recognize Tribes that have well-established presence, cultural practices, and legitimate claims, based on technicalities rather than substance.
- Lack of dedicated funding streams, specifically for non-federally recognized Tribes that meet their unique access challenges, provide flexibility, and support cultural priorities.
- Technology gaps, such as limited internet infrastructure, that restrict Tribes' ability to participate in funding opportunities.
- Limited relationships between Tribes, government, and philanthropic funders that limit understanding and access to funding, which itself can pose a barrier to access (e.g., public programs that require match funds).

Actions to Take

The following recommendations and key action steps outline a path forward for addressing the barriers described above and improving equitable access to climate and disaster resilience funding.

FIGURE 5: PROJECT CYCLE FUNDING NEEDS

Funding needs exist and differ at different stages of project lifecycles. From community engagement in design, to project development and local capacity building, to addressing working capital and funding gaps from public funds, to ensuring community benefits derive from projects, and evaluating and learning to support scale and replication.



1) PROTECT PROGRESS AND CONTINUE MOMENTUM

The change in federal administration in 2025 presents a significant risk to the progress and momentum around capacity building, climate adaptation, and disaster resilience paved over the last four years. Many of the organizations working to apply for and implement federal and state funding will also be on the front lines of protecting their communities from policies of the new administration. Philanthropic and state funders must work in tandem to:

Balance rapid response with long-term resilience.

- Provide flexible funding to organizations working to protect federal funding programs, environmental regulations, and federal agency functions.
- Provide resources to organizations who may face scrutiny or legal and tax status attacks for their work.
- Invest in the ecosystem of partners that will respond to complex crises including immigration and attacks on undocumented community members, LGBTQ+ communities, and healthcare rights, as well as natural hazards and climate-driven disasters.
- Continue to prioritize investments in community capacity building for accessing public and private dollars, as the flow of funding will only continue to grow over the next decade as we continue on our path towards a just transition.

Reframe the narrative around climate resilience investments.

- Work with regional partners to highlight for the California Congressional Delegation the benefits of federal investment in rural and Tribal communities.
- Consider how messaging might need to shift in order for partnerships with federal agencies and Congress to continue. Framing around “jobs, economic development, disaster preparedness, or infrastructure” might be more functional than continuing with language around “climate resilience.”
- Recognize that not all is lost. There will be opportunities to find alignment and partnership with the federal administration on community priorities, particularly around energy transition, rural economic development, and disaster preparedness.

2) ENSURE EQUITABLE ACCESS TO FUNDING

Recommendations for Government:

Improve the functional accessibility of funding opportunities and eligibility requirements.

- Create a centralized, state-wide home for up-to-date information about upcoming funding opportunities, including eligibility information and application materials, to streamline the experience for those seeking climate and disaster resilience-related funding. Highlighting eligibility criteria that are widely understood to be gating considerations (such as requirements to agree to limited waivers of sovereign immunity or no advance pay) would save potential applicants time and capacity.
- Ensure clarity around Tribal eligibility for funding programs, given the wide range of governing structures, legal status, and special process requirements that can be applicable to Tribal communities.

Increasing Ease of Access and Accessibility

One example of such a resource is the California Air Resources Board's "Funding Workbook for All California Tribes,"¹⁷ which provides a breakdown of 29 California Climate Investments' program funding opportunities that Tribes can access, with details about eligibility criteria, how funding is earmarked, data and legal sovereignty considerations, available support for applicants and grantees, payment structure, matching fund requirements, and many other factors.

Improve consistency and tracking of technical assistance and capacity-building programs.

The proliferation of technical assistance support opportunities is a positive advancement at the federal and state level that supports greater access to public funding for all communities. However, technical assistance and capacity-building support is inconsistent and largely uncoordinated across California grant programs, leading to duplicative programs, gaps, and confusion.

- Expand statewide investment in technical assistance and capacity building to help build the pipeline of investible projects and support the long-term ability of all communities to effectively plan for, and implement, strategies to meet the state's own climate goals.
- Improve tracking and coordination of technical assistance and capacity building across agencies and levels of government to provide clear pathways for organizations to access support.
- Convene public and philanthropic partners to discuss needs and opportunities where further investment could be especially impactful, including consideration for how best to continue the implementation and impact of Justice40 across the state.

Design funding programs with more flexibility and longer time horizons.

- Allow more flexibility in grant programs and offer longer project timelines when funding programs that require cross-sector and community collaboration.
- Develop iterative processes that enable changes between funding cycles where applicable, so that issues identified in early program rollout can be addressed during future rounds.

Offer a meaningful amount of set-aside, earmarked, or priority funding for under-resourced communities, and take responsibility for ensuring it reaches them.

- Incorporate programmatic structures that prioritize improving access for rural, Tribal, and communities of color. These functions could be designed to require communication to these prospective applicants about this intent, enable specialized processes or timelines that accommodate their unique needs, and ensure that the allocation of these resources does not further perpetuate existing inequities.
- Require set-asides for specific disadvantaged communities so that Tribes and communities with limited capacity are not directly competing with highly-resourced institutions for the same pot of funding to ensure progress toward meeting disadvantaged community targets and applications.
- Establish a mechanism for tracking progress during the design phase, assess effectiveness, and course-correct during implementation as necessary to ensure progress toward meeting disadvantaged community targets and encouraging applications from communities benefited by set-asides.

Recommendations for Philanthropy:

Invest in community-led, collaborative efforts and build shared power.

- Invest in initiatives designed to foster local collaboration, develop ecosystems of partners building resilience, promote public participation in discussions about community needs, and strengthen ties between community stakeholders.
- Provide flexible, multi-year support for organizations leading collaborative efforts, giving local leaders the time and space to build partnerships, establish infrastructure, engage communities, and develop capacities needed to access and manage public funding.
- Leverage philanthropy's influence, connections, and positional power to create opportunities for CBOs and Tribes to engage in meaningful conversations happening at the state and national levels about what funding programs are needed and how they are designed.

Collective Action: Leveraging Positional Power and Social Capital

LA n Sync is a civic initiative designed to spur innovation and attract funding to address the critical needs of Los Angeles County. Housed and managed by the California Community Foundation and funded by a collaborative of local and regional philanthropic organizations, LA n Sync supports LA applicants, particularly those representing underserved communities, that are seeking state and federal funding across a broad range of sectors. LA n Sync provides access to grant writers and capacity building support for applicants. They build consortiums of local applicant partners to bring groups with complementary strengths together to attract public funding. Through this model, they have **catalyzed partnerships between CBOs and municipalities in the Los Angeles area to successfully apply for and receive public funds**. In one recent example, a San Pedro community organization was engaged to support an EPA Clean Ports funding proposal. During the budgeting process, it was identified that technology costs were higher than anticipated, and the project budget allocation to support community partners' work was at risk of being cut. LA n Sync was able to leverage its social capital, as well as the federal commitment to Justice40, to advocate for preserving the community partners' allocation.

Facilitate access to public funding beyond grant support. Serve as an intermediary to secure public funding.

Philanthropic organizations can step into the role of fiscal agent/lead applicant and issue subawards to partnering Tribes and CBOs, leveraging well-established internal systems and processes for disbursing funding to community organizations.

For philanthropies interested in serving this role, we recommend that the philanthropic organization:

- Develop strong relationships with local organizations.
- Through substantial community engagement, directly assess significant stakeholder interest in this strategy.
- Engage in local dialogue to ensure they will not be competing with any existing efforts to pursue the funding locally.

- Harness their balance sheet resources, where possible, to alleviate the financial strain of reimbursement-based funding on sub-awardees, and offer up-front payments.

Support capacity building and pre-development needs.

- Provide comprehensive capacity-building support to rural, Tribal, and communities of color beyond the application stage technical assistance. This longer-term support will ensure they can effectively identify community priorities, secure funding, and implement projects that build resilience. Ultimately, this approach to funding will enable communities to more effectively build and progress an investable pipeline of projects.
- Fund positions and staff capacity within CBOs or local/Tribal government to identify community priorities, plan projects, develop partnerships, apply for funding, and manage compliance requirements.
- Provide multi-year general operating support (GOS) and flexible funding for back-office capacity to manage the requirements associated with securing public funding.
- Invest in shovel-worthy projects to move them to shovel-ready status. This may include providing support to hire consultants, develop feasibility plans and pro-formas, and subsidize the cost of environmental clearance for mission aligned projects such as community resilience hubs.

Enhancing Capacity in Local Government for Collective Benefit

In the aftermath of the Camp Fire in 2018, the North Valley Community Foundation became a lead coordinator and galvanizer of philanthropic support for relief and recovery, and raised more than \$67 million to support these efforts. The foundation's wildfire response efforts have expanded over the years as their service area has become home to repeat disasters, such as the North Complex Fire in 2020, Dixie Fire in 2021, and Park Fire in 2024. In response to capacity limitations at the local government level, one strategy the foundation employed to bring additional relief funding to the community was to **issue grants to support staff positions within local municipal agencies to be able to pursue and manage federal dollars**. While funding local government was not part of the foundation's previous strategy, doing so enabled the community to benefit from additional federal support that would have otherwise gone unrequested.

3) SET PROJECTS AND PARTNERS UP TO SUCCEED

Recommendations for Government:

Make advance payments available, and make timely payments on invoices.

Reimbursement-based funding programs and government payment delays pose a significant financial burden and risk to resource-limited Tribes and CBOs.

- Whenever source funding permits flexibility in the design of payment mechanisms, provide capitated funding that enables upfront, predictable payments based on projected costs. Where reimbursement contracts are necessary, enable advance payments.
- Process grants and contractor reimbursements in a timely manner and implement accountability measures.
- Consider structural changes such as nonprofit contracting liaisons, an office of nonprofit contracting, or other strategies to ensure accountability and consistency in processing timely nonprofit payments and supporting nonprofits in navigating complex state funding requirements.

Recommendations for Philanthropy:

Offer resources to address financial risks borne by public funding recipients.

Philanthropic institutions employ strategies to enable CBOs and Tribes to pursue public funding opportunities without experiencing undue financial burden. These strategies can include, but are not limited to:

- Grants that supplement public funding.
- Recoverable grants or no-cost Program-Related Investments (PRIs) to support an organization's working capital needs while awaiting payment.
- Matching funds when public programs require them.
- Grant funding to support interest rate buy-downs if public grant recipients must leverage bank or CDFI debt to support working capital bridge needs stemming from reimbursement-based contracts.

4) PRIORITIZE INVESTMENTS IN COMMUNITY WEALTH GENERATION & WELL-BEING

Recommendations for Government:

Functionalize Community Benefit Agreements as part of the project development process.

- Implement a requirement for community benefit agreements (CBAs) in development projects, as well as projects that leverage public funding, particularly in communities vulnerable to harm or resource extraction, such as those impacted by large infrastructure and utility projects. This approach would ensure that such development directly benefits the local community; addresses concerns related to environmental impact, resource depletion, or displacement; and fosters greater transparency and accountability between developers and residents.
- An example of this is the proposed CBA Ordinance for the City of Sacramento that would require developers to provide community benefits in exchange for receiving significant development subsidies from the city, promoting inclusive economic development.¹⁸

Recommendations for Philanthropy:

Fund the capacity of community stakeholders to engage in the CBA and Community Benefit Plan (CBP) development process.

Community-based organizations and Tribes are well positioned to understand the nuanced needs of the communities they serve, and to advocate for those needs and participate in the process of informing how projects are approved and implemented.

- Fund organizations and collectives that are seeking to secure CBAs with the understanding that these agreements may take several years to negotiate.
- Prioritize a systems-wide approach toward winning local and statewide requirements for community benefits for all publicly funded mega-projects.
- Consider investing in statewide infrastructure for community benefits that can be leveraged, such as a technical assistance resource hub for organizations working on a project-by-project scale, and capacity-building resources for groups engaging in these efforts.

Investing in Community Engagement and Capacity

The Humboldt Area Foundation and its affiliate Wild Rivers Community Foundation, based in Bayside, serve the residents of three northern California counties, one county in southern Oregon, and honor the region's 18 Indigenous peoples and the federally and non-federally recognized nations that represent them. The foundations host the Redwood Region Climate & Community Resilience (CORE) Hub, which prioritizes equity and justice in transition to a climate resilient and decarbonized future by ensuring benefits accrue to underrepresented, historically and currently marginalized communities first and to the greatest extent.

Most recently, the CORE Hub has played a central role in **facilitating deep community engagement** in the region's forthcoming massive offshore wind development project. CORE Hub offers financial support for underrepresented communities to participate; brings in expert technical and legal assistance to ensure broad community access to information about the project, policies, and processes; and supports Tribal Nations' and other communities' advocacy with federal, state, and local policymakers, as well as offshore wind and port developers. Through these efforts, the CORE Hub is **making it easier for residents, CBOs, labor organizations, and Tribal Nations and leaders to more deeply understand the offshore wind and related port development projects, center community voices, and participate actively in community benefits processes.**

Fund disaster preparedness, long-term recovery, and resilience.

- Prioritize investing in preparedness and resilience initiatives that curtail the impact of future climate disasters. As the frequency and severity of climate change-driven disasters increases, the costs associated with recovery and opportunity loss continue to grow.
- Invest in the capacity of community foundations to support disaster recovery and resilience efforts. They play an essential role in supporting communities in the years and decades it often takes for recovery to occur, but often lack sustained resources and capacity to do this work.

- Provide multi-year, multi-phase investments in mitigation and adaptation as long-term strategies to address inequity and build community health and resilience.

5) PRIORITIZE SUSTAINABLE, COLLABORATIVE, AND CROSS-SECTOR APPROACHES

Recommendations for Government:

Prioritize climate and capacity-building funding as a core aspect of the California state budget.

- Governor and state legislature: Consider adding flexibility to the process of shifting programs to sustainable streams of revenue, including cap-and-trade dollars, when there are budget shortfalls that necessitate programmatic funding cuts
- Governor and state legislature: When facing a budget shortfall that necessitates cutting funding to grant programs, prioritize saving programs that build the capacity of organizations to access other streams of funding, including philanthropic and federal funds.

Incorporate and align cross-sector partners.

- Be proactive in partnering across government agencies, philanthropy, and community while designing funding programs for more coordinated investments in climate resilience. Philanthropy can play a catalyzing role in building the capacity and readiness of organizations to apply for these programs if they are aware of their development.
- Dedicate and resource specific staff within agencies and departments with core job functions to lead external, cross-sector partnership development to support multi-sector solutions.

Recommendations for Philanthropy:

Invest in relationship-building within philanthropy.

More than 400 funders have made grants to nonprofits serving California's communities in the past four years.¹⁹ There is tremendous potential for the impact of ongoing and increased funder collaboration, and there is great value in considering how giving strategies are situated in the context of a changing landscape. Given the widespread impacts of climate change and its contributing factors on vulnerable and historically marginalized populations, every funder in California should consider themselves a climate funder.

- Consider how philanthropies across California can align strategies and collectively shift practices to address the scale of risk the climate crisis poses to communities.
- Build a stronger understanding of all philanthropic actors funding climate and disaster resilience, identify gaps in the funding landscape, and address them.

Respond to community needs and government budgeting trends.

- Consider the impact that state budget cuts have on grantees and provide resources for organizations to engage in budget advocacy.
- Leverage political power and relationships to uplift the potential impact of budget cuts to programs that grantees depend on.

- Deepen relationships with government funders in order to better align philanthropic investment with government funding programs. Further, explore and expand philanthropy's role in project-related investments (PRIs) and impact investment to de-risk community-serving projects in order to attract necessary private capital.

Building Catalytic, Public-Private Partnerships

In collaboration with the Center for Disaster Philanthropy and Philanthropy California, CalOES used Listos California funding to provide grant writing training and technical assistance (TA) for CBOs, focusing on both state and federal funding opportunities. These resources, including translated materials, culturally competent content, and items focused for Tribal communities, are being cataloged and shared to better support the climate resilience efforts of CBOs and Tribes across California.

Additionally, **partnerships with statewide organizations**, like the League of California Community Foundations, have mobilized large foundations to provide additional funding for CBOs. Maintaining a network of over 700 philanthropic leaders ensures that communities from the Mexico border to the Oregon border, in counties like Imperial, Los Angeles, and Humboldt, have access to support when needed. This demonstrates a significant step by the state of California toward enhancing public-private coordination. By addressing community needs through trainings, access to responsive TA, and gathering and sharing funding opportunities, this collaboration highlights the potential to better **coordinate community and Tribal support throughout the State and apply the insights gained from these efforts in future endeavors.**

6) REPAIR FRACTURED RELATIONSHIPS AND REBUILD TRUST

Cross-Sector Recommendations:

Take accountability for understanding your institution's role in perpetuating inequities.

- Investigate the histories of your institution to identify whether past decisions have contributed to the harms experienced by CBOs, Tribes, and the constituents your institution serves. Take accountability for those harms, and engage in discussions with those affected about what meaningful healing and repair looks like.
- Explore investment portfolios to understand whether they are profiting from investments that run counter to their climate resilience and equity goals, and take corrective action accordingly.
- Offer mandatory trainings to ensure all personnel involved in creating and administering funding programs are aware of the unique dynamics CBOs and Tribes face, and can incorporate that knowledge into their program design decisions. Do not rely on or expect unpaid labor from staff or grantees to create and implement these trainings.

Engage stakeholders in critically evaluating your current grantmaking practices.

- Evaluate the composition of applicant and grantee pools to identify any equity gaps in who is applying for and receiving funding.
- Engage a neutral evaluator to solicit and aggregate anonymous feedback from applicants, grantees, and groups underrepresented in their applicant and grantee pools.
- Compensate people for the time commitments involved in providing this feedback, and communicate with participants about findings, recommendations, and any decisions being made as a result of this process.

Conclusion

This report, and the process we undertook to complete it, is rooted in a foundational understanding that front-line communities across California hold the collective vision for what a resilient future looks like. Our intention with this report is to uplift the systemic barriers that communities face in accessing sustainable resources to realize their vision and share recommendations for the role both philanthropic and government funders have to play in helping them achieve it.

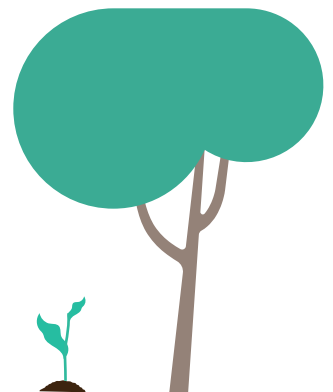
The challenges that community-based organizations and Tribal communities face are not new and have been known and discussed for a very long time. From those who contributed interviews to this report, we heard about what success can look and feel like, and the futures that could be possible if actions are taken to improve this funding landscape.

Now, more than ever, funders must treat the resources available for climate adaption, energy transformation, and disaster resilience as a down payment toward the transformative investment that communities across the state are calling for.

Although funding, particularly from government, can experience ups and downs, we know that the long arc of this collective work trends toward climate resilient communities, landscapes, and economies. Increasingly, global and subnational economies are trending toward climate resilience as a key strategic pillar. More communities are planning for climate resilience and demanding alignment of funding toward these objectives. The findings and recommendations in this report should be considered not simply as a reflection on the current state of climate funding but as a call to action to establish the foundation and building blocks within communities to create the conditions for success over the long term. Funders should consider how their unique funding mechanisms, focus areas, and geographies can support projects across the lifecycle, including:

- Community engagement, capacity building, partnership development, and project pre-development.
- Ensuring organizations have working capital for successful project outcomes.
- Providing resources and assistance to organizations fighting for community benefits agreements.
- Learning from success stories and supporting others to scale and replicate.

The calls to action in this report urge philanthropic and government funders to invest in shifting the status quo, embrace upstream investments in resilience, and think about how they can be intentional about funding long-term and collaboratively. If resourcing resilience is to be truly impactful, the result of our work should reverberate long past any of our lifetimes.



Best Practices for Funders

Many stakeholders who participated in the development of this report shared their belief that the most impactful way to support the capacity of CBOs and Tribes to carry out climate resilience work is to use funding to counter the legacy of disinvestment that they and the communities they serve have experienced. If your funding institution is interested in contributing to a more equitable nonprofit sector, we offer these best practices below.

- ☒ **Offer multi-year general operating support grants and/or think through multi-phase funding commitments** to support long-term commitment to local collaborative and community led efforts.
 - Long-term flexible support and strategic investment will support organizations' sustainable internal capacity.
 - Support investments in technology, data management systems, and infrastructure.
 - Long-term commitments enable organizations to focus more of their time on programming and impact.
 - Flexible funding places decision-making power in the hands of the organizations who are doing the work and understand their needs best.
- ☒ **Incorporate Trust Based Philanthropy practices.**²⁰
- ☒ **Consider where else institutional relationships/power can be leveraged** to support CBO and Tribal efforts – such as introductions to other funders, or funding for capacity building as desired by CBOs/Tribes.
 - Simplify application and reporting processes and offer sufficient periods for completion. Every investment of time and resources comes with direct cost and opportunity cost.
 - Consider the end user when designing every form, question, and process, and use plain language wherever possible.
 - Create simple processes for verifying eligibility, and accessing application questions, that do not require organizations to first create online accounts or hand over sensitive information.
 - Make reporting processes as simple as possible.
- ☒ **Prioritize user-friendly forms and processes**, and only ask for information that is absolutely necessary for documenting the outcomes of funded work.
- ☒ **Communities should lead and define** what successful outcomes look like.
- ☒ **Conduct outreach prior to opening an application window so prospective applicants know about the opportunity** in advance and can plan accordingly. Keep in mind that collaborative projects generally need the involvement of the respective parties in developing and signing off on plans, including the application materials. Further, many Tribal Nations require Tribal Council approval before projects can be formally proposed. For these reasons, it is especially important that application windows are lengthy enough to accommodate these decision-making processes.

Appendices

Appendix I: Types of Funding

Block grants. Grants similar to formula grants but that often award more flexibility to eligible awardees. A prominent example includes Community Development Block Mitigation Funds, which provide assistance in areas impacted by disasters.²¹

Cooperative agreement. Cooperative agreements provide grant funding that specify significant collaboration and involvement from the government agency or pass-through entity that awarded the grant.

Capacity building. Strengthening local coordination, leadership, knowledge, skills, expertise, and access to resources. Beyond targeted deliverables or generalized support/resources, capacity building is delivered with the goal of helping to bolster the ability of an organization or community to independently secure and implement projects in the future.²²

Direct loan. A sum of money lent to an organization that must be paid back within an agreed-upon timeframe. While traditional lenders tend to add interest or finance charges to the principal value of a loan, direct loans funneling down from government agencies for disaster and climate resilience (such as through EPA's Greenhouse Gas Reduction Fund programs) tend to have more favorable terms, lower costs, and adhere to Justice40 goals. Loan capital through such programs are disbursed to mission-driven, community-led financial institutions, such as Green Banks, Community Development Financial Institutions (CDFIs), and other nonprofit organizations that have existing ties with their communities and can lend the money with more flexibility and support (such as capacity building and repayment support) than traditional lenders.

Discretionary or competitive grant. Grants provide government funding that is not expected to be paid back and is traditionally tied to specific timelines and project activities. Grants may specify uses such as for planning, project development, capacity building, project implementation, or project continuation/scale. They are competitive and include elaborate application, vetting, administration, and compliance processes.

Formula funding (grants). Under a formula grant program, government agencies provide a calculated amount of funding according to a formula or fixed set of criteria to a group of eligible entities (often states or municipalities) rather than conducting a competitive application process. Entities have the authority to re-allocate or award the funds to eligible groups and uses. Formulas are often based on a combination of factors, such as population size, risk and hazard exposure, vulnerability indices, and historical data.

Loan guarantee. A loan guarantee is a type of financing in which the issuing government agency agrees to take on the debt obligation if the borrower defaults.

Tax Credit (direct pay or elective pay). For entities implementing clean energy projects, direct or elective pay is a type of tax incentive that, for the first time ever, has made tax credits available

for tax exempt organizations such as CBOs and Tribes. These benefits are available as “direct pay” from the IRS as a payment equal to the full value of tax credits for building qualifying clean energy projects. Nonprofits and Tribes can refer to 12 IRA tax provisions that are eligible for direct pay. Direct pay may be combined with other credits or programs, such as the Low-Income Communities Bonus Credit Program, which prioritizes low-income and Tribal communities.²³

Technical assistance (TA). Focused support to an organization facing an immediate resource or knowledge gap. Examples of TA offered in conjunction with funding opportunities have included resources and tools such as eligibility assessments and funding databases as well as skills and capacity support to organizations and Tribes to navigate and prepare applications.²⁴

Appendix II: Funding Opportunities

DATABASES AND RESOURCES TO HELP NAVIGATE FUNDING OPPORTUNITIES:

- [**Philanthropy CA**](#). Repository of public and philanthropic disaster- and climate-related funding opportunities.
- [**California Grants Portal**](#). Searchable repository of all grants and loans offered on a competitive or first-come basis by California state agencies.
- [**Infrastructure Funding Navigator \(IFN\) Beta**](#). Searchable repository of federal funding opportunities for infrastructure projects. Offers a Project Readiness Assessment (PRA) to evaluate project readiness and competitiveness for federal funding applications.
- [**California Climate Investments Funding**](#). Repository of over 80 programs administered by over 20 state agencies related to greenhouse gas emissions reductions.
- [**California Climate Investments Funding Workbook for All California Tribes**](#). Navigating California Climate Investments Funding Opportunities.
- [**Brookings Institution Federal Infrastructure Hub**](#). Database of IIJA awards by state and metro area; an overview of programs under IIJA and IRA of 2022; current Notices of Funding Opportunities (NOFO); and other links to key resources.
- [**Freedman Consulting, LLC**](#). Links to publicly available resources for information sharing and supporting California communities to access public funding.

Appendix III: Nonprofit Sector Dynamics

- NFF Resources
 - Fundamentals for [Nonprofits](#) and [Funders/Investors](#)
 - [Full Cost](#)
 - [State of the Nonprofit Sector Survey](#)
- [Trust-Based Philanthropy Project: Resources](#)
- [GEO Smarter Grantmaking Playbook](#)

Appendix IV: Working with Tribes

- [National Congress of American Indians: Tribal Nations and the United States: An Introduction](#)
- [Native Americans in Philanthropy: Resources for Philanthropy](#)
- [Native Land Information System: Native Data Sovereignty – A Summary](#)
- [First Nations Development Institute: Philanthropy in Indian Country](#)
- [Decolonizing Wealth Project](#)

Appendix V: List of Interviewees

- Carolyn Yvellez, BayCAN
- Cristina Echeverria, California Air Resources Board
- Bailey Smith, California Air Resources Board
- Abby Browning, California Governor's Office of Emergency Services
- Elena Chavez Quezada, California Governor's Office
- Megan Thomas, Catalyst of San Diego & Imperial Counties
- Tanya Gulliver-Garcia, Center for Disaster Philanthropy
- Bernadette Austin, CivicWell
- Sally Ray, Center for Disaster Philanthropy
- John Nordgren, Climate Resilience Fund
- Mike Nichols, Gary Bess Associates
- Emi Wang, The Greenlining Institute
- Leila Roberts, Humboldt Area Foundation
- Coral Abbott, Invest in Our Future
- Leah Fisher, Invest in Our Future
- Shaun Randolph, LA n Sync
- Veronica Vences, Latino Community Foundation
- Laura Seaman, League of California Community Foundations
- Alex Carter, McConnell Foundation
- Gabriela Orantes, North Bay Organizing Project
- Kim DuFour, North Valley Community Foundation
- David Little, North Valley Community Foundation
- Shasta Gaughen, Pala Band of Mission Indians
- Anna Friedman, Resilient Cities Catalyst
- Nuin-Tara Key, Resilient Cities Catalyst
- Kendra Noel Lewis, Sierra Health Foundation
- Catherine Foster, Strategic Growth Council
- Ena Lupine, Strategic Growth Council
- Beatrice Camacho, UndocuFund
- Angela Caruzo, Valley Vision
- Grace Kaufman, Valley Vision

Appendix VI: References

1. The BIL of 2021 is a “once-in-a-generation” investment in U.S. infrastructure, encompassing a historic opportunity to rebuild the country’s roads, bridges, and rails; expand access to clean drinking water; and tackle the climate crisis and advance environmental justice, among other community investments. It is also referred to as the IIJA. The IRA of 2022 marks the most significant action Congress has taken on clean energy and climate change, providing billions of dollars in grant and loan programs and other investments for clean energy and climate action.

Together, these laws make available trillions of dollars in investments into infrastructure and climate resilience, with explicit commitments to disadvantaged communities – those that have historically both endured underinvestment and borne the brunt of impacts of climate change.

The White House, “Building a Better America: A Guidebook to the Bipartisan Infrastructure Law for State, Local, Tribal, and Territorial Governments, and Other Partners,” May 2022, <https://www.whitehouse.gov/wp-content/uploads/2022/05/BUILDING-A-BETTER-AMERICA-V2.pdf>.

The White House, “Building a Clean Energy Economy: A Guidebook to the Inflation Reduction Act’s Investments in Clean Energy and Climate Action,” VERSION 2, January 2023, <https://www.whitehouse.gov/wp-content/uploads/2022/12/Inflation-Reduction-Act-Guidebook.pdf>.

2. Community Benefit Plans (CBPs) are based on four core policy priorities: community engagement and labor engagement; investing in quality jobs; diversity, equity, inclusion, and accessibility; and Justice40. CBPs incorporate all four principles and convey how applicants will partner with Tribal government and local stakeholders to ensure residents and workers will share in the benefit of the proposed project. The Department of Energy requires those submitting applications provide CBPs for nearly all BIL and IRA funding opportunities and loan applications to better ensure the goal of broadly shared prosperity in the clean energy transition.

The United States Department of Energy, “About Community Benefits Plans,” accessed October 17, 2024, <https://www.energy.gov/infrastructure/about-community-benefits-plans>.

Justice40 is an initiative by the Biden administration that directs at least 40 percent of the benefits from certain federal investments – including investments in clean energy and energy efficiency; clean transit; affordable and sustainable housing; training and workforce development; the remediation and reduction of legacy pollution; and the development of clean water infrastructure – to disadvantaged communities (DACs).

Disadvantaged communities are defined as either: “(1) Geographic: a group of individuals living in geographic proximity (such as census tract), or (2) Common condition: a geographically dispersed set of individuals (such as migrant workers or Native Americans), where either type of group experiences common conditions.”

For the “geographic” definition of community, pursuant to the Interim Implementation Guidance and OMB guidance M-23-09, DOE recognizes as disadvantaged those census tracts identified by the White House Climate and Economic Justice Screening Tool (CEJST), which is located at <https://screeningtool.geoplatform.gov>.

For the “common condition” definition of community, federally recognized Tribal lands and U.S. territories are categorized as disadvantaged in accordance with OMB’s Interim Implementation Guidance.

The United States Department of Energy, “Justice40 Initiative,” accessed October 17, 2024, <https://www.energy.gov/justice/justice40-initiative>.

3. California’s climate adaptation strategies link together the state’s existing and planned climate adaptation efforts, showing how they work together to achieve California’s six climate resilience priorities: 1) strengthen protection for

climate vulnerable communities, 2) bolster public health and safety to protect against increasing climate risks, 3) build a climate resilient economy, 4) accelerate nature-based climate solutions and strengthen climate resilience of natural systems, 5) make decisions based on the best available climate science, and 6) partner and collaborate to leverage resources. The strategies are organized around outcome-based priorities, which aim to create a coordinated, integrated approach to building climate resilience.

Certain state agencies, such as Cal Fire or coastal conservancies, take on sector- or disaster-specific roles. Other agencies, like the Office of Planning and Research or the Strategic Growth Council, take on coordination roles across communities or regions, implementing planning or capacity building programs for communities and Tribes. Additionally, there is a Climate Action Team (CAT), comprised of 22 agencies to coordinate statewide efforts on climate mitigation and adaptation.

State agencies refer to any department, division, independent establishment, or agency of the executive branch of the state government (CA Gov't Code § 8557).

California Natural Resources Agency, "DRAFT California Climate Adaptation Strategy May 2024," May 2024, https://www.climate resilience.ca.gov/overview/docs/20240514-Draft_CA_Climate_Adaptation_Strategy_2024.pdf.

California Environmental Protection Agency, "Climate Action," accessed October 17, 2024, <https://calepa.ca.gov/climate-action>.

4. California Environmental Protection Agency, "California State Budget — 2023-2024: Climate Change," accessed October 17, 2024, <https://ebudget.ca.gov/2023-24/pdf/Enacted/BudgetSummary/ClimateChange.pdf>.
5. Legislative Analyst's Office, "The 2024-25 Budget: Cap-and-Trade Expenditure Plan," accessed January 14, 2025, <https://lao.ca.gov/Publications/Report/4847>.

California Climate Investments (CCI) draws an additional source of revenue for disaster and climate resilience for California through cap-and-trade auction proceeds, the majority of which are directed to disadvantaged communities and low-income communities and households (collectively referred to by CCI as "priority populations"). The funds are implemented by various state agencies. Of the \$1.7 billion implemented funds in 2023 across 17,000 new projects, \$1.4 billion benefited priority populations.

California Climate Investments, "2024 Annual Report Fact Sheet," accessed October 17, 2024, https://ww2.arb.ca.gov/sites/default/files/auction-proceeds/cci_2024ar_factsheet.pdf.

A notable resource by CCI is the Funding Workbook for all California Tribes, which provides information designed to help Tribes navigate California's climate investment funding opportunities.

California Climate Investments, "Funding Workbook for All California Tribes," accessed October 17, 2024, <https://www.cacclimateinvestments.ca.gov/funding-workbook-for-tribes>.

6. Environmental Protection Agency's Greenhouse Gas Reduction Fund awarded \$20 billion to expand access to clean energy and climate solutions on April 4, 2024. At least 70% of those funds, or over \$14 billion in capital, will be invested in low-income and disadvantaged communities — surpassing Justice40 goals.

The White House, "Biden-Harris Administration Announces Historic \$20 Billion in Awards to Expand Access to Clean Energy and Climate Solutions and Lower Energy Costs for Communities Across the Nation," April 4, 2024, <https://www.whitehouse.gov/briefing-room/statements-releases/2024/04/04/biden-harris-administration-announces-historic-20-billion-in-awards-to-expand-access-to-clean-energy-and-climate-solutions-and-lower-energy-costs-for-communities-across-the-nation>.

The White House, "California IIA State Fact Sheet," accessed January 14, 2025, <https://www.whitehouse.gov/wp-content/uploads/2024/05/California-IIA-State-Fact-Sheet.pdf>.

7. Matthew Solomon, John Michael LaSalle, and Chris Grant, "California Landscape of Climate Finance (BETA)," Climate Policy Initiative, January 29, 2024, <https://www.climatepolicyinitiative.org/wp-content/uploads/2024/01/CPI-CA-Landscape-of-Climate-Finance-Report.pdf>.

8. Federal Emergency Management Agency, "How a Disaster Gets Declared," July 22, 2024, <https://www.fema.gov/disaster/how-declared>.
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10. Ibid.
11. HUD Exchange, "CDBG Mitigation Funds," accessed January 13, 2025, <https://www.hudexchange.info/programs/cdbg-mit>.
12. Sydney Lewis, "Unpacking the ROI of Disaster Preparedness," U.S. Chamber of Commerce Foundation, September 27, 2024, <https://www.uschamberfoundation.org/disasters/unpacking-the-roi-of-disaster-preparedness>.
13. Union of Concerned Scientists, "Follow the Money," accessed October 17, 2024, <https://www.ucsusa.org/resources/follow-money>.
14. Jennifer Moon, "A Review of Renew America's Schools Investments: What Does It Mean to Meet J40 Goals When Barriers Persist for Disadvantaged Communities?," Just Solutions Collective, April 22, 2024, <https://justsolutionscollective.org/a-review-of-renew-americas-schools-investments>.
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16. The Greenlining Institute, "Greenlining The Block," accessed January 16, 2025, <https://greenlining.org/work/transformative-communities/greenlining-the-block>.
17. California Climate Investments, "Funding Workbook for All California Tribes," accessed October 17, 2024, <https://www.caclimateinvestments.ca.gov/funding-workbook-for-tribes>.
18. City of Sacramento, "Community Benefits Ordinance," accessed October 17, 2024, <https://www.cityofsacramento.gov/city-manager/oied/priority-projects-investment/community-benefits-ordinance>.
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20. Trust-Based Philanthropy, "Trust-Based Philanthropy," accessed October 18, 2024, <https://www.trustbasedphilanthropy.org>.
21. HUD Exchange. "Community Development Block Grant Mitigation Funds," accessed October 17, 2024, <https://www.hudexchange.info/programs/cdbg-mit>.
22. Freedman Consulting, LLC led an effort to landscape the ecosystem of funders and intermediaries supporting equitable access to public funds through support such as technical assistance and capacity building. They provide definitions and examples for each in their report.

Freedman Consulting, LLC, "Landscape of Philanthropic Efforts to Ensure Equitable Access to Public Funds in California," 3-4, accessed October 17, 2024, <https://tfreedmanconsulting.com/wp-content/uploads/sites/264/Summary-Report-Landscape-of-Philanthropic-Efforts-for-Equitable-Access-to-Public-Funds-CA.pdf>.

BlueGreen Alliance, "A User Guide to the Inflation Reduction Act: How New Investments Will Deliver Good Jobs, Climate Action, and Health Benefits," 4-7, <https://www.bluegreenalliance.org/wp-content/uploads/2022/10/BGA-IRA-User-GuideFINAL-1.pdf>.
23. The White House, "Direct Pay Through the Inflation Reduction Act."
24. BlueGreen Alliance, "A User Guide to the Inflation Reduction Act."

Links to reports and resources from the field reviewed as part of this report:

[BlueGreen Alliance: A User Guide to the Inflation Reduction Act](#)

[Building California: IIJA by the Numbers](#)

[Center for Disaster Philanthropy: State of Disaster Philanthropy 2023](#)

[CivicWell: Better Funding](#)

[Freedman Consulting, LLC: Landscape of Philanthropic Efforts to Ensure Equitable Access to Public Funds in California](#)

[General Services Administration: Understanding Tribal Nations Experiences Accessing Federal Grants](#)

[Governor Gavin Newsom: California celebrates two years of the Inflation Reduction Act – a win for jobs, climate and infrastructure](#)

[Legislative Analyst’s Office: The 2024-2025 Budget, Cap-and-Trade Expenditure Plan](#)

[SPARCC: Collaborative, Connect to Build: Frontline Organization and Federal Infrastructure Funding Opportunities](#)

[California Strategic Growth Council: PACE Recommendations Report](#)

[UC Berkeley Center for Law, Energy & the Environment: Advancing Climate Adaptation](#)

[UC Berkeley Center for Law, Energy & the Environment: An Initial Review of the ICARP Regional Resilience Planning and Implementation Grant Program](#)

[The White House: California Investing In America Fact Sheet](#)