

WHITE PAPER

Empowering States for a Resilient Future

A National Strategy for State-Led Risk Management and Recovery

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Based on proceedings of the April 24, 2025 conference:

"Tools and Strategies for State and Local Resilience Leaders in an Era of Federal Reform"

Co-convened by ISD, the International Sustainable Resilience Council, StateBook, and STAR-TIDES

Executive Summary

The United States faces a disaster financing crisis that is about to become dramatically more acute. Annual disaster costs have surged from an average of \$22 billion per year in the 1980s to \$149.3 billion per year in 2020–2024 — a nearly sevenfold increase — with 2024 alone totaling \$182.7 billion.¹ The federal response infrastructure, anchored by the Federal Emergency Management Agency (FEMA), is straining under this load: 20% of Hurricane Helene aid remained unprocessed after 60 days, and the Department of Housing and Urban Development's (HUD) Community Development Block Grant-Disaster Recovery (CDBG-DR) funds routinely take 24 months or more to reach communities.

There is a larger structural reality that state leaders must confront: the federal government's capacity to fund disaster recovery is shrinking, and will continue to shrink, regardless of policy preferences. According to the Congressional Budget Office (CBO), mandatory spending on Social Security, Medicare, and Medicaid — combined with rising net interest costs — will grow from 49% of all federal expenditures in FY2025 to 58% by FY2035.² As this mandatory-spending tide rises, it crowds out the discretionary accounts from which FEMA, HUD disaster grants, Small Business Administration (SBA) disaster loans, and Economic Development Administration (EDA) recovery investments are drawn. CBO projects discretionary spending will decline from 6.1% of GDP in 2025 to 5.1% by 2038.³

The consequences for state budgets are direct and material. According to the Pew Charitable Trusts' Fiscal 50 project, federal funds accounted for 34.2% of total state revenue in fiscal year 2024 — the second-largest revenue source after taxes — ranging from 23.9% in North Dakota to 50.7% in Louisiana.⁴ Federal disaster recovery programs are drawn from the same discretionary pool facing structural compression. States that plan on the assumption that federal disaster support will be maintained at current levels are making a bet that fiscal arithmetic does not support. This is not a partisan observation; it is a budget reality.

Critically, this challenge also represents an opportunity. States that build stronger resilience institutions will not merely recover faster from disasters — they will become more attractive places to invest, insure, and build long-term economic competitiveness. Governors, commerce secretaries, and economic development directors have as much at stake in this paper as emergency managers.

The ISD April 24, 2025 working conference convened engineers, economic development practitioners, public policy leaders, nonprofits, and federal program alumni to respond to this dual challenge — intensifying disasters and diminishing federal capacity — with a non-partisan State Resilience Strategy. This paper reflects both the conference proceedings and ISD's analysis of what states must do. It advances two overarching arguments:

- **Closing the capability gap now:** State and local governments must become significantly more effective and efficient at accessing currently available resources — not only from the federal government, but from the private sector, philanthropy, and non-traditional financing mechanisms. The problem is that most states lack the institutional capacity, relationships, and financing architecture to deploy available resources at scale.
- **Building a Plan B:** State and local governments should develop alternative resilience strategies designed for a world of constrained federal support. This means reassessing organizational structure (only about a dozen states have a formal Chief Resilience Officer (CRO) position), budget allocations (parametric insurance may represent dramatically better value than traditional reserve approaches), and legal frameworks. Every state should stand up a resilience task force focused on greater autonomy and self-sufficiency — not merely because FEMA may be reformed, but because the broader arc of federal fiscal reality demands it.

The strategy that emerged from the April 24 convening addresses both imperatives through eight pillars: Capacity Building, Disaster Financing Ecosystem Development, Surge Capacity Enhancement, Benchmarking and Exchange of Effective Practices, Resilience Data Frameworks, Whole-of-Government and Whole-of-Society Coordination, Infrastructure and Housing Resilience, and Adaptation and Mitigation Commitment.

The April 24 convening also produced a clear institutional conclusion that this paper formalizes: states do not primarily lack ideas. They lack implementation capacity. That insight is the genesis of the Academy of ISD Fellows — a practitioner-focused cohort designed to embed trained resilience professionals in communities across the country, building the durable human capital that no federal program transfer can provide.

The Fiscal Reality States Cannot Ignore

Federal Debt, Mandatory Spending, and the Squeeze on Discretionary Accounts

Federal debt held by the public currently stands at approximately 100% of gross domestic product (GDP) and is projected to reach 120% of GDP by 2036 under current law.⁵ Annual deficits are projected to average 6.1% of GDP over the next decade.⁶ These are not cyclical fluctuations; they reflect a structural imbalance driven primarily by mandatory spending.

Social Security, Medicare, net interest, and other mandatory spending are projected to grow from 49% of all federal expenditures in FY2025 to 58% by FY2035.⁷ Net interest payments alone are projected to exceed \$1 trillion in FY2026 and will surpass total nondefense discretionary spending from 2027 onward — meaning the federal government will spend more servicing past debt than on all of its civilian programs combined.⁸ The pool from which FEMA appropriations, CDBG-DR grants, SBA disaster loans, and EDA economic recovery investments are drawn is not growing; it is being systematically compressed.

From 2027 onward, CBO projects that net interest costs will exceed all nondefense discretionary spending. Every dollar of this growth comes at the direct expense of the accounts that fund disaster recovery. States should treat this not as a political prediction, but as a fiscal planning assumption.

What This Means for State Budgets

According to Pew's most recent Fiscal 50 analysis, federal funds accounted for 34.2% of total state revenue in fiscal year 2024, totaling approximately \$1.06 trillion.⁹ In 13 states, federal funds were the single largest source of revenue, outpacing even state tax collections.¹⁰ At the extremes: Louisiana received 50.7% of its total revenue from federal sources; North Dakota received 23.9%.¹¹

The implication is not that federal disaster assistance will disappear overnight. It is that states cannot responsibly project current federal support levels into their long-term resilience planning. The states that build their own capacity now — financing ecosystems, trained personnel, private-sector partnerships, and legal frameworks — will use federal resources as a supplement to robust state systems. States that wait will face fiscal crisis layered on top of disaster crisis.

Background: The Need for State-Led Resilience

Escalating Disaster Costs

NOAA's Billion-Dollar Disaster database — archived through 2024 after the agency discontinued updates in May 2025 — documents a clear trend:¹²

- The 5-year (2020–2024) annual average disaster cost was **\$149.3 billion**, more than double the 45-year average of \$64.8 billion.¹³
- In 2024, **27 individual disasters** caused \$182.7 billion in total losses — the fourth-costliest year on record.¹⁴
- Hurricane Helene alone cost \$78.7 billion; Hurricane Milton cost \$34.3 billion.¹⁵

Current System Shortcomings

- **FEMA Inefficiencies and Structural Dependency:** Slow aid delivery (14–30 days for individual assistance), bureaucratic complexity, and chronic improper payments hinder recovery. FEMA's prominence has inadvertently fostered state dependency, leading to chronic underinvestment in local capacity. States cannot assume FEMA will continue in its current form.
- **HUD CDBG-DR Delays:** Long-term recovery funds take 24 months or more on average to reach communities due to complex action plans and federal rulemaking requirements — leaving communities economically fragile at precisely the moment they need capital most.
- **The Stabilization Gap ("The Doughnut Hole"):** The interval between FEMA's immediate crisis response and the arrival of long-term recovery funds is a structural void. Communities lack temporary housing, power infrastructure, and cash flow support. This gap drives billions in preventable economic losses annually.
- **Moral Hazard and Insurance Gaps:** FEMA's subsidized National Flood Insurance Program (NFIP) carries \$20.5 billion in debt to the U.S. Treasury — debt it has no credible path to repaying under its current structure.¹⁶ Only approximately 4.7 million households — roughly 3.3% of all U.S. homes — hold NFIP flood insurance despite rising risks.¹⁷
- **Inequitable Recovery:** Rural and low-income communities consistently face disproportionate displacement, business closures, and population loss post-disaster, as means-tested federal aid reaches them slowly or not at all.

The Two Imperatives: Better Access Today, a Plan B for Tomorrow

The conference that produced this white paper was organized around a diagnosis with two components, and states should be clear on the distinction between them.

The first imperative is to close the current capability gap. An enormous amount of federal, state, private, and philanthropic recovery funding is available — and routinely left on the table, drawn down slowly, or accessed years after it was needed. State and local governments frequently lack the staff expertise, pre-built relationships with program officers, and administrative infrastructure to move money quickly. The answer is not more federal money; it is dramatically better state capacity to access and deploy what already exists. This includes non-governmental resources: private-sector partnerships, philanthropic capital, Community Development Financial Institutions (CDFIs),

catastrophe bonds, and parametric insurance structures that can deliver liquidity within 48 hours rather than 24 months.

The second imperative is to develop a genuine Plan B — a resilience architecture designed for a world in which the federal backstop is materially smaller. This requires states to make concrete organizational and budgetary decisions that few have yet made:

- **Organizational restructuring:** According to the Georgetown Climate Center's February 2025 report *State Chief Resilience Officers: Establishment, Authority & Governance*, approximately a dozen states have established formal CRO positions or equivalents.¹⁸ The National Conference of State Legislatures (NCSL) counts 28 states with some form of resilience body — an office, officer, commission, or task force — but only a subset have the senior authority and cross-agency mandate that makes the role meaningful.¹⁹ The absence of dedicated resilience leadership is itself a structural vulnerability.
- **Budget reallocation:** States should examine whether current disaster-related budget allocations — which typically favor post-event emergency response over pre-event mitigation and financing — reflect the best use of available funds. Investments in parametric insurance, revolving infrastructure funds, and pre-positioned bridge loan facilities may produce substantially higher returns per dollar than traditional reserve accounts or post-event supplemental appropriations.
- **Legislative and regulatory reform:** Many states lack the legal frameworks to authorize parametric insurance pools, issue catastrophe bonds, or establish Disaster Finance Authorities. Updating these frameworks before a disaster strikes — not during one — is an achievable near-term priority.
- **State Resilience Task Forces:** Every state should establish a standing task force charged with developing and maintaining a resilience autonomy strategy. This is not simply a response to FEMA reform; it is a response to the broader reality that states will need to fend for themselves across a widening range of policy and fiscal domains as the federal discretionary budget contracts.

State Resilience Strategy: A Unified Framework

The State Resilience Strategy equips states to manage disasters with greater independence through three overarching strategies, each encompassing specific tactical pillars:

- **Build Institutional Capacity:** Develop skilled personnel, financing systems, and surge expertise.
- **Enhance Coordination and Knowledge Sharing:** Foster state-to-state, public-private, and data-driven collaboration.
- **Strengthen Physical and Economic Resilience:** Mitigate risks, harden infrastructure, and ensure equitable recovery.

The Eight Pillars

1

Capacity Building for State and Local Officials

Strategy: Build Institutional Capacity

2	Disaster Financing Ecosystem Development <i>Strategy: Build Institutional Capacity</i>
3	Surge Capacity Enhancement <i>Strategy: Build Institutional Capacity</i>
4	Benchmarking and Exchange of Effective Practices <i>Strategy: Enhance Coordination and Knowledge Sharing</i>
5	Resilience Data Framework Creation <i>Strategy: Enhance Coordination and Knowledge Sharing</i>
6	Whole-of-Government and Whole-of-Society Coordination <i>Strategy: Enhance Coordination and Knowledge Sharing</i>
7	Infrastructure and Housing Resilience Enhancement <i>Strategy: Strengthen Physical and Economic Resilience</i>
8	Adaptation, Mitigation, and Hardening Commitment <i>Strategy: Strengthen Physical and Economic Resilience</i>

The Eight Pillars in Detail

Pillar 1: Capacity Building for State and Local Officials

Purpose

Equip state and local officials with skills in disaster finance, recovery coordination, and stabilization — replacing FEMA-centric training with a state-led, state-owned competency framework.

Actions

- **Establish a State Recovery Training Academy** offering certifications in disaster finance, housing solutions, public-private partnerships (PPPs), nonprofit coordination, and infrastructure planning, tailored to regional risk profiles.
- **Leverage best practices** from FEMA, HUD, SBA, and leading international development institutions to ensure practical, deployable content.
- **Partner with universities and community colleges** to train officials within 12 months, using case studies from proven Florida, Texas, and North Carolina recoveries.
- **Develop virtual training modules** for scalability, integrating with the Emergency Management Assistance Compact (EMAC) and other state compacts for cross-state learning.

Outcome

Officials who understand disaster finance, program eligibility, and recovery sequencing are the single highest-leverage investment any state can make. Reducing aid delivery times and building staff expertise eliminates the dependency on FEMA that leaves states vulnerable when federal support contracts.

Pillar 2: Disaster Financing Ecosystem Development

Purpose

Enable states to finance recovery independently, avoiding moral hazard and ensuring rapid cash flow for stabilization.

Actions

- **Strengthen existing state financial entities or create a State Development Bank or Disaster Finance Authority** to offer: (a) no-interest bridge loans to small businesses within 7 days; (b) needs-based PPP block grants for stabilization; (c) Disaster Resilience CDFIs serving infrastructure, housing, and small business continuity; (d) revolving infrastructure funds; and (e) small business stabilization grants of \$10,000–\$50,000 addressing 30-day cash flow gaps.
- **Implement parametric insurance pools** designed to deliver rapid community payouts within 48 hours of a triggering event — a fundamentally different model from CDBG-DR's 24-month timeline. States should evaluate whether budget allocations should shift toward parametric instruments as a higher-value use of resilience capital.
- **Issue catastrophe bonds** to transfer a portion of disaster costs to private capital markets, incentivizing resilient construction and pricing risk appropriately.

Outcome

Ensures cash within 30 days for stabilization and recovery; eliminates the economic losses driven by the current funding lag; materially reduces over-reliance on federal disaster appropriations.

Pillar 3: Surge Capacity Enhancement

Purpose

Provide immediate access to technical expertise, replacing FEMA's coordination role with pre-positioned state-level capacity.

Actions

- **Strengthen state compacts** (e.g., EMAC, which deployed 10,000 personnel following Hurricane Katrina) and industry compacts to share engineers, logisticians, and planners across state lines.
- **Develop a Consultant and Expert Directory** including engineering firms, economists, and Minority/Women-Owned Business Enterprises (MWBEs), accessible via an online platform with pre-qualified contracts.
- **Include regional specialists** — wildfire experts in California, hurricane engineers in Florida — deployable within 72 hours of a disaster declaration.
- **Partner with PPPs** like Together for LA — established in 2021 as a COVID-19 recovery coordination model and now a proven template for business-led disaster support — to integrate private expertise into state surge protocols.

Outcome

Cuts recovery planning time substantially; fosters inclusive economic participation through MWBE integration; ensures states are not dependent on FEMA rosters to find qualified technical help.

Pillar 4: Benchmarking and Exchange of Effective Practices

Purpose

Facilitate state-to-state sharing of proven strategies to reduce duplication and build a cumulative national knowledge base.

Actions

- **Create a State-to-State Recovery Framework** hosted by the National Governors Association (NGA) or a comparable body, with template playbooks, standard operating procedures (SOPs), and disaster declaration packages.
- **Feature case studies** from proven state-level recoveries and link interactive training to the Resilience Academy.
- **Clarify multi-use federal funding pathways** (HUD, SBA, CDBG-DR) to reduce administrative complexity, drawing on lessons from prior Gulf Coast and mid-Atlantic recovery efforts.

Outcome

Reduces recovery costs through shared knowledge and faster institutional learning. No state should have to rediscover what another already knows.

Pillar 5: Resilience Data Framework Creation

Purpose

Equip states with data-driven tools for risk assessment, stabilization planning, and recovery management.

Actions

- **Develop a State Resilience Dashboard Template** tracking infrastructure damage, housing loss, workforce disruption, and economic impact in real time.
- **Integrate with platforms like StateBook** for national interoperability, using AI and satellite damage assessments that can produce preliminary estimates within 24 hours — compared with FEMA's 14–30 day assessment timelines.
- **Train officials via the Resilience Academy** on data-driven decision-making, with particular emphasis on rural areas vulnerable to permanent population loss.

Outcome

Reduces the information gap that currently delays resource mobilization; saves billions annually in economic losses from delayed decision-making; supports the State Resilience Index described in Pillar 8.

Pillar 6: Whole-of-Government and Whole-of-Society Coordination

Purpose

Integrate recovery resources seamlessly as FEMA's role contracts, ensuring no critical function falls through the gap between crisis response and long-term recovery.

Actions

- **Establish a state-led Economic Support Function (ESF-13)** to coordinate HUD, SBA, EPA, EDA, DOL, the Army Corps of Engineers, state agencies, philanthropies, and utilities under a single recovery management structure.
- **Develop stakeholder engagement protocols** supported by a 24/7 Help Desk to align technical assistance and funding within 30 days of a disaster declaration.
- **Create state and metro PPPs** enabling real-time data sharing, specialized private competencies (technology firms for damage assessment, construction firms for rapid rebuilding), and bottleneck resolution for permitting and procurement.

Outcome

Cuts stabilization time significantly; enables the majority of businesses to reopen within 30 days; integrates philanthropy and private capital as co-investors in recovery rather than afterthoughts.

Pillar 7: Infrastructure and Housing Resilience Enhancement

Purpose

Mitigate risks and close the stabilization gap through pre-disaster hardening and rapid post-disaster housing solutions.

Actions

- **Adopt dynamic building codes** — including Insurance Institute for Business & Home Safety (IBHS) Fortified standards, proven to reduce insurance losses by 20% — tailored to regional risks.
- **Develop resilient infrastructure planning tools** funded by revolving funds for flood barriers, microgrids, and other protective systems with strong benefit-to-cost ratios.
- **Create scalable housing solutions** — temporary-to-permanent housing units — to stabilize communities within 30 days of a disaster and prevent permanent displacement.
- **Invest in pre-positioned mitigation** through PPPs, leveraging private capital alongside state funds.

Outcome

Reduces future disaster costs; protects hundreds of thousands of homes; prevents the rural population exodus that permanently erodes a community's tax base and economic vitality.

Pillar 8: Adaptation, Mitigation, and Hardening Commitment

Purpose

Benchmark preparedness to drive accountability and innovation, countering the moral hazard created by open-ended federal backstops.

Actions

- **Develop a State Resilience Index** with indicators covering mitigation investments, infrastructure redundancy, recovery time, financing capacity, and economic diversity.

- **Score states annually**, creating positive accountability without requiring FEMA subsidies as the primary incentive.
- **Include equity metrics** to ensure low-income and rural communities are not excluded from state resilience planning.
- **Leverage R&D** into weather and climate patterns to refine mitigation investments, supported by university partnerships and industry compacts.

Outcome

Drives sustained mitigation investment; supports high business retention post-disaster; gives governors and legislators an evidence base for resource allocation decisions.

The Academy of ISD Fellows: Solving the Implementation Problem

The April 24 convening was, in important respects, a proof of concept. Engineers, economists, public policy practitioners, nonprofit leaders, and federal program alumni sat together and produced a strategic framework with concrete specificity. The conclusion that emerged repeatedly was not about strategy. It was about capacity.

States do not primarily lack ideas. They lack the trained practitioners to translate ideas into operational reality at the community level. Every framework in this paper — every pillar, every financing mechanism, every data tool — ultimately depends on people who understand both policy and practice, and who are embedded in the communities they serve. Based on the discussion, ISD decided to create an Academy based on the core knowledge and experiences of its Fellows and pursue partnerships with academics in the most disaster-prone and hardest hit regions.

The goal is to provide state and local leaders with direct connections to trained resilience professionals — ISD Fellows — in communities, regional organizations, and state agencies across the country to help them navigate the current system more effectively and develop alternative strategies for the future if current trends continue to constrain federal resources.

The Academy is not a response to the April 24 convening. It is the logical conclusion of it: if the strategic framework this paper describes is correct, then the most valuable thing ISD can contribute is not more analysis, but the human capital to implement the analysis that already exists.

States and regional organizations interested in embedded practitioner support, capacity assessment, or participation in the Fellow cohort should contact ISD directly at isdus.org.

Next Steps for State Leaders

- **Convene State Resilience Task Forces (immediate):** Governors should form cross-agency task forces with emergency managers, economic development leaders, finance officers, and PPP partners — charged with

assessing current capabilities against the eight pillars and developing a state-specific resilience autonomy strategy. This is not a FEMA-reform response; it is a fiscal reality response.

- **Conduct a 'Plan B' audit (within 60 days):** Each state should assess its current organizational structure (Does it have a CRO? If not, why not?), its financing architecture (Does it have access to parametric insurance, revolving funds, or catastrophe bond markets?), and its budget allocation (Is it investing appropriately in pre-event mitigation vs. post-event response?).
- **Pilot the Framework (Q3 2025):** States should identify two or three pillars most relevant to their capability gaps and begin implementation. Capacity Building, Financing Ecosystem Development, and Whole-of-Society Coordination are the highest-leverage starting points for most states.
- **Secure Funding (parallel track):** Allocate resources from existing budgets, block grants, or PPPs to fund training, financing architecture, and data systems. In most states, the funding exists — the question is whether it is optimally allocated.
- **Update Legal Frameworks (Q4 2025):** Revise state disaster laws to authorize parametric insurance pools, Disaster Finance Authorities, dynamic building codes, and the PPP structures that make whole-of-society coordination operational.

Strategic Benefits

- **Accelerated Recovery:** Delivers stabilization funding in days rather than months, enabling communities to reopen and rebuild before permanent economic damage sets in.
- **Cost Reduction:** Shifts costs to private markets, funds mitigation before losses occur, and eliminates the billions wasted annually in delayed recovery.
- **Economic Competitiveness:** States with stronger resilience institutions attract more private investment, command better insurance terms, and retain businesses and residents that fragile states lose to disasters.
- **Equitable Recovery:** Preserves businesses; prevents population loss in rural areas; reduces annual displacement of vulnerable households.
- **Resilience Leadership:** Positions states as self-reliant leaders in disaster management — a governance posture appropriate to the fiscal and political realities of the decade ahead.

Conclusion

This is a wake-up call — but it is also a roadmap.

States face the convergence of two accelerating trends: escalating disaster costs driven by climate and development patterns, and contracting federal fiscal capacity driven by mandatory spending growth, debt service, and the structural arithmetic of a federal budget in which every dollar of discretionary spending is effectively borrowed.

States that continue to plan on the assumption that federal disaster support will remain at current levels are making a bet that fiscal reality does not support.

The choice is not between a well-funded federal disaster system and an underfunded one. The choice is between states that have built the organizational capacity, financing architecture, and private-sector partnerships to absorb and recover from disasters on their own terms — and states that have not. The April 24 convening demonstrated that the knowledge and tools to make that transition exist. The eight-pillar framework in this paper is a proven toolkit, not a theoretical aspiration.

The Academy of ISD Fellows stands ready to help states move from framework to implementation.

The era of federal dependence is giving way to an era of state resilience. The states that recognize this transition first will shape it. The states that ignore it will eventually be shaped by it.

Respectfully Submitted

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Based on the proceedings of the April 24, 2025 Conference on "Tools and Strategies for State and Local Resilience Leaders in an Era of Federal Reform," co-convened by ISD, the International Sustainable Resilience Council, StateBook, and STAR-TIDES.

About the Institute for Sustainable Development

ISD is a nonpartisan 501(c)(3) practitioner-led think and do tank working at the intersection of disaster recovery, community resilience, and economic development. ISD conducts original research, provides direct technical assistance to community leaders and local officials, and trains the next generation of resilience practitioners through the Academy for Community Resilience and Development (ACRD). ISD is embedded in communities — from Swannanoa, NC following Hurricane Helene to the Los Angeles region following the 2025 wildfires — bringing field experience to policy and policy discipline to field work.

Learn more at isdus.org. For technical assistance, partnership, or Academy inquiries, contact ISD directly.

Endnotes

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10. Pew Charitable Trusts, Fiscal 50, FY2024 data. In 13 states, federal funds were the single largest source of state revenue, the same as in FY2023 but up from five states in FY2019.
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