

# Building Equitable and Sustainable Climate Change Funding for Massachusetts



July 2023

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# Executive Summary

Climate change poses challenges on an unprecedented scale to people, infrastructure, nature, and the economy. The Commonwealth of Massachusetts recognizes this urgent need for climate action and has responded with a wide-reaching set of ambitious goals, plans, and policies to reach net zero by investing in efforts to reduce carbon emissions and to adapt to the impacts of climate change. Mitigating climate change and adapting to its impacts requires funding and financing mechanisms that address both short and long-term needs in quantities far beyond what's currently available from government or private sources.

**Existing funding mechanisms, however, often reinforce structural and societal inequities and fail to provide enough resources to the people most impacted by the effects of climate change.**<sup>1</sup> Achieving the Commonwealth's climate commitments will require additional public funding, which must be sourced in ways that do not pose undue burdens on those who can least afford it and be distributed in ways that prioritize the communities first and worst impacted by climate change and most in need of support to recover from the impacts of climate change.

Overall, community-based organizations across Massachusetts think about climate change intersectionally, recognizing the impacts that climate change has on many different areas of work. However, they identified gentrification, housing inequality, infrastructure challenges, and lack of urban nature as major barriers to their work. Smaller organizations face significant challenges in accessing climate-related funding, given limited staff capacity to complete lengthy, repetitive applications and fulfill arduous reporting requirements. Communities we worked with through this project said that both climate adaptation and mitigation should be priorities for action, and that state climate funding should build capacity and provide support for community-driven solutions and partnerships, especially for environmental justice communities and small non-profit organizations.

To address these needs, a group of environmental conservation, environmental justice, and community advocacy organizations embarked on a collaborative effort to secure additional funding for climate adaptation, mitigation, and resilience while creating a more equitable funding system that meets the needs of Massachusetts communities and residents with an intentional focus on people of color and low-income people who previous funding programs have underserved.

After more than two years of work together, the group filed a bill into the Massachusetts legislature to establish the "Climate and Community Resilience Trust Fund," which will be funded in part by a fee on real estate property and casualty insurance. The Fund will be managed in accordance with a set of equitable funding requirements and recommendations (known as "guardrails and guidelines,") developed with significant input from community-based organizations and environmental justice organizations. The independent governance board established to oversee the fund will be made up of two-thirds representation by community-based organizations.

The group based preferred funding, spending, and governance options on lessons from community engagement, an equitable decision-making framework, and research, policy, and funding analysis, all described in detail in the full project report. The property & casualty insurance surcharge selected as the funding source is expected to meet a modest portion of the Commonwealth's equitable climate adaptation and mitigation. However, the Core Team's approach, learnings, process, and findings can help guide future funding decisions and policies and ensure that Massachusetts' climate mitigation and adaptation goals and approach align with community priorities.

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<sup>1</sup> "How Federal Disaster Money Favors The Rich." *All Things Considered*. NPR, March 5, 2019. <https://www.npr.org/2019/03/05/688786177/how-federal-disaster-money-favors-the-rich>.



# I. About the Project

## A. Project Background & Rationale

The Commonwealth of Massachusetts recognizes the urgent need for climate action and has committed to a wide-reaching set of ambitious net zero goals to reduce the emissions that cause climate change. Massachusetts is also a leader in supporting its communities in adapting to the climate change impacts we already face. The Commonwealth has adopted many plans and policies to achieve our mitigation and adaptation goals. Policymakers have enacted laws and policies that commit Massachusetts to centering environmental justice in implementing environmental and climate work.

Climate change poses challenges on an unprecedented scale to people, infrastructure, nature, and the economy.

**Mitigating climate change and adapting to its impacts requires funding and financing mechanisms that address both short and long-term needs in quantities far beyond what is currently available from government or private sources.** A 2018 report estimated that the cost of near to mid-term climate adaptation measures in Boston alone could cost \$1-2.4 billion and that regional approaches could cost up to \$15 billion<sup>2</sup>. The 2022 Massachusetts Climate Change Assessment predicts that climate change will have significant financial impacts on the state in the form of major

and repetitive infrastructure damage, decreased productivity of marine fisheries and aquaculture, loss of affordable housing, reduction in state and municipal revenues, and more.<sup>3</sup> Massachusetts will need significant additional funding and financing to meet these challenges.

**Existing funding mechanisms too often reinforce structural and societal inequities and fail to provide enough funding to the people most impacted by the effects of climate change.**<sup>4</sup> Many existing funding programs are distributed in ways that “exacerbate the growing gap between white and Black wealth.”<sup>5</sup> These trends also hold for other communities of color, including Latine and Indigenous people. Achieving the Commonwealth’s climate commitments will require additional public funding, which must be sourced in ways that do not pose undue burdens on those who can least afford it and be distributed in ways that prioritize the communities first and worst impacted by climate change and most in need of support to recover from the impacts of climate change.

To address these needs, a group of environmental conservation, environmental justice, and community advocacy organizations, hereafter known as the “Core Team,” embarked on a collaborative effort to identify equitable and sustainable funding and financing strategies.

<sup>2</sup> David L Levy and Rebecca Herst. “Financing Climate Resilience: Mobilizing Resources and Incentives to Protect Boston from Climate Risks,” April 2018. <https://barrfdn.issuelab.org/resource/financing-climate-resilience-mobilizing-resources-and-incentives-to-protect-boston-from-climate-risks.html>.

<sup>3</sup> Massachusetts Executive Office of Energy and Environmental Affairs. “Massachusetts Climate Change Assessment,” 2022. <https://www.mass.gov/info-details/massachusetts-climate-change-assessment>.

<sup>4</sup> “How Federal Disaster Money Favors The Rich,” *All Things Considered*, NPR, Mar. 05, 2019. Accessed: Feb. 24, 2023. [Online]. Available: <https://www.npr.org/2019/03/05/688786177/how-federal-disaster-money-favors-the-rich>

<sup>5</sup> Howell, Junia, and James R. Elliott. “As Disaster Costs Rise, So Does Inequality.” *Socius* 4 (2018). <https://doi.org/10.1177/2378023118816795>.

**The overarching goal is to secure additional funding for climate adaptation, mitigation, and resilience while creating a more equitable funding system that meets the needs of Massachusetts communities and residents with an intentional focus on people of color and low-income people who previous funding programs have underserved.**

There is unprecedented federal funding to address climate adaptation and mitigation through the [Infrastructure Investment and Jobs Act](#) (2021) and the [Inflation Reduction Act](#) (2022). The Biden Administration also committed to the [Justice 40 Initiative](#), which sets a goal that 40 percent of the overall benefits of certain Federal investments flow to “disadvantaged communities that are marginalized, underserved, and overburdened by pollution.”<sup>6</sup> The combined effects of these bills will be important, but **these funds are short-term and must be spent by 2026. A dedicated funding source will give Massachusetts communities more long-term control of and access to necessary funding.** The funding approach and sources described in this report are intended to be more readily tailored to Massachusetts and adapted to reach the community-based organizations that are often best positioned to meet the specific needs of environmental justice communities and others who are excluded and underserved by existing systems.

## **B. Collaboration Towards Solutions**

This report is one output of a two-year project that brought together nonprofit organizations working in environmental conservation, environmental and climate justice, and community advocacy to identify opportunities for equitable, sustainable, and long-term funding to meet Massachusetts’ climate change policy goals and the needs of Massachusetts communities.

The Core Team worked together to assess current funding needs and gaps and to identify opportunities to improve the equity of existing funding sources and establish new funding sources to meet these needs. To live up to our commitment to an equitable and inclusive process, the group agreed to an equitable decision-making framework (see [Appendix 1](#)) and

community agreements regarding standards of how we work together and hold each other accountable. The Core Team co-developed a set of [guardrails](#) and [guidelines](#), shared in [Section II.A.](#) and [II.B.](#), which set non-negotiable criteria and desirable equity conditions for both process and outcomes which drove this project, including how funding options were selected and how funds raised will be administered. These guardrails and guidelines are intentionally transferrable to other projects with similar equity-centered goals.

To further ensure that our work centers the needs and priorities of frontline communities and communities of color, this effort prioritized an extensive outreach and engagement process to learn from and build partnerships with community-based organizations (CBOs) working across sectors of social, racial, economic, and environmental justice. (Refer to [Section II](#) for additional information.)

The Core Team selected the preferred funding, spending, and governance options based on lessons from community engagement, equitable decision-making framework, and research, policy, and funding analysis. The property & casualty insurance surcharge selected as the funding source, described in more detail in [Section III.C.](#), is expected to meet a modest portion of the Commonwealth’s equitable climate adaptation and mitigation. However, the Core Team’s approach, learnings, process, and findings can help guide future funding decisions and policies and ensure that Massachusetts’ climate mitigation and adaptation goals and approach align with community priorities.

Funding from the Barr Foundation was essential to embedding community engagement and principles of justice and equity throughout this process. Funding from The Nature Conservancy’s North America Climate Action Fund supported comprehensive evaluations of existing federal and state agency programs that fund climate resilience and decarbonization, and potential funding and financing mechanisms, their equity implications, and how they have been used in other states. Together, the Core Team collaborated in drafting legislation, which has been filed in the Massachusetts Legislature and is described in [Section IV](#), to generate revenue that supports climate adaptation and mitigation solutions in disinvested communities.

<sup>6</sup> The White House. “Justice40 Initiative,” 2021. <https://www.whitehouse.gov/environmentaljustice/justice40/>.

## C. Key Definitions

Collaboration requires a shared language as a starting point for building a shared understanding and purpose. The Core Team, with support from equity consultants at the Institute for Sustainable Communities and with inspiration and language from environmental justice leaders in Massachusetts and beyond, agreed to the below definitions for this effort. We recognize that language is constantly evolving, and all definitions are imperfect, and we consider these as living definitions to be updated as needed and based on Core Team consensus.

**EQUITY:** Climate funding, including the process of identifying existing funding, funding allocation, program implementation, and revenue generation mechanisms to fund climate mitigation, adaptation and resilience strategies, and solutions, shall utilize a people-centered approach that centers human health, social and economic well-being, prioritizing people who have been marginalized and divested communities, especially Black, Indigenous, Latinx, and people of color; low-income low-wealth residents; and English isolated residents.

**CLIMATE ADAPTATION:** Actions that help people prepare for and protect themselves from the impacts of climate change, including flooding, storms, and extreme heat. (Examples include absorbing stormwater, reducing urban heat islands, and protecting community infrastructure.)

**CLIMATE MITIGATION:** Actions that reduce the emissions and pollution that cause climate change. (Examples include expanding renewable energy, protecting forests, and improving energy efficiency.)

## D. Our Approach

This project began in late 2019 to convene organizations working disparately on climate adaptation and mitigation policies and to come to consensus on comprehensive legislation for equitable and sustainable funding solutions. Simultaneously, TNC and the Barr Foundation convened community-based organizations (CBOs) and municipalities for dialogues on climate resilience which identified sustainable and equitable funding as a major need.<sup>7</sup> (Report is available in [Appendix 2](#).) Through this effort, TNC built relationships with some of the CBOs and people who played a key role in shaping the climate funding project. The goal was to take a holistic, people-centered approach to enhance

existing funding, meet the needs of current policies and programs, and propose new funding sources to fill gaps. The project evolved in response to Core Team and CBO guidance and direction, emerging federal and state policies, and learnings along the way. The original group quickly realized that meeting the desired climate funding and equity goals required additional expertise. To address these gaps, the team took action to bring these experts to the table:

- **To work towards equitable outcomes,** we needed first-hand expertise of community-based, equity-focused, grassroots organizations. We engaged leaders and other staff of these organizations to participate as compensated members of the Core Team and through multiple rounds of outreach and engagement. Please see [Section II](#) for more information on outreach for this project and [Acknowledgments](#) for a full list of organizations and leaders involved with this project.
- **To build these new relationships in equitable ways,** we needed expertise in developing equitable processes, including frameworks to share power and make decisions in ways that center underrepresented voices. The [Institute for Sustainable Communities](#) (ISC) was hired as the project's equity consultant to provide this guidance to the Core Team.
- **To fully understand the policy and funding landscapes** that we were working to change, we needed expertise in climate funding policies across the United States. [Arup](#) was hired as the project's funding consultant to provide this expertise to the Core Team. See [Section III](#) and [Appendices 3a, b, c](#) for details on their findings and how they influenced the project outcomes.

## E. The Core Team

The Core Team is a steering committee that **guides and facilitates a process focused on identifying and advancing sustainable and equitable climate mitigation and adaptation funding strategies** for transitioning to a decarbonized economy and advancing resilient communities in Massachusetts.

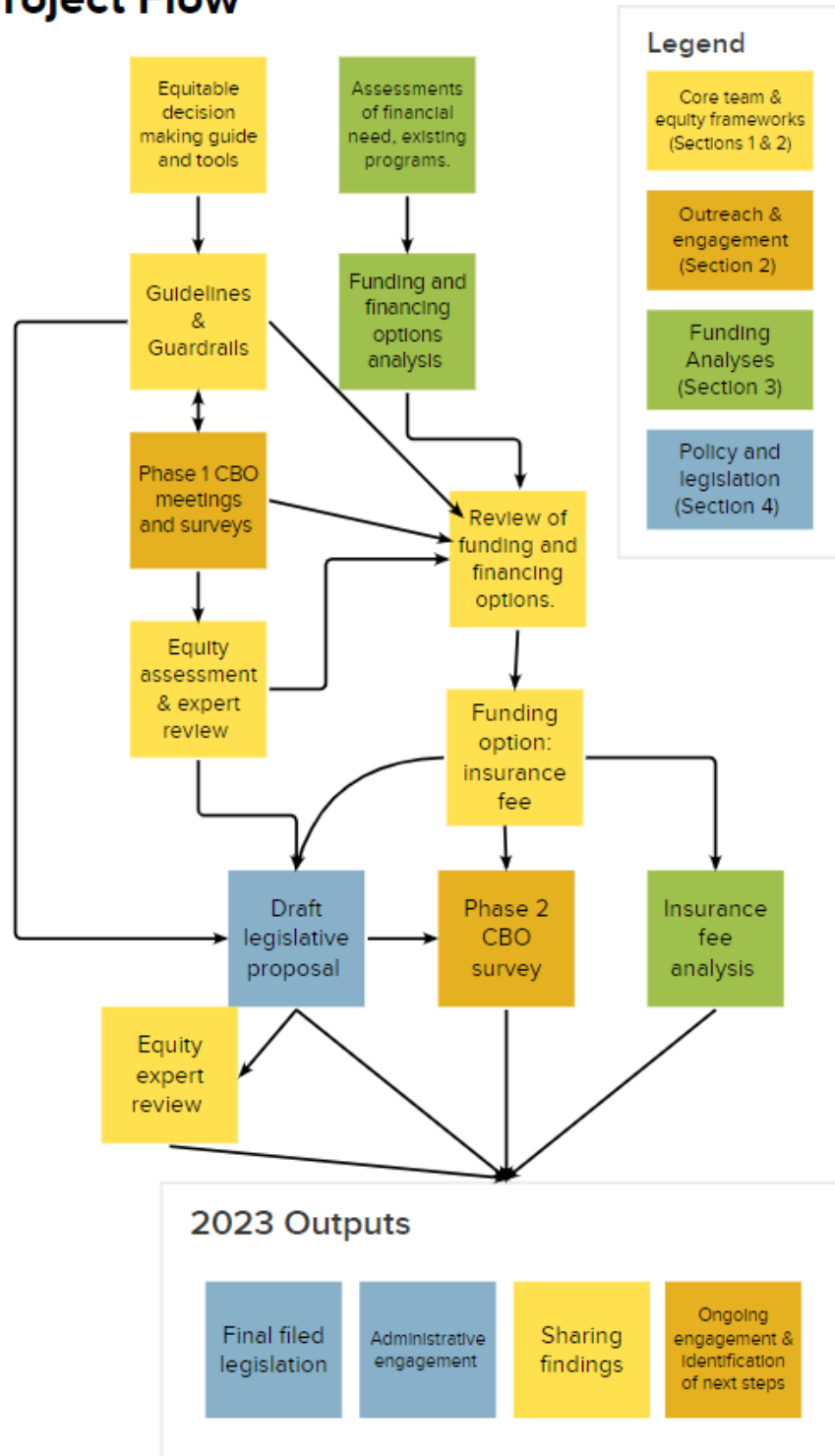
Membership on the Core Team shifted throughout the project, but always included people from large environmental organizations and grassroots, community-based organizations. There was no formal application or approval process. Still, all Core Team members were expected to uphold the equitable

<sup>7</sup> Carri Hulet, Angel Suero, Kalila Barnett, Emily Sidla, and Sara Burns. "Increasing Municipal Resilience to Climate Change in Massachusetts." Consensus Building Institute, June 2020.

processes and community agreements that guided this process (described in more depth in [Section II.](#)) One goal of the outreach processes described in [Section II.C.](#) was to expand the number of community-based organizations

represented on the Core Team. A full list of participating organizations is in [Acknowledgments.](#) The Core Team also designated several sub-groups to conduct focused work on specific tasks and deliverables for this effort.

## Project Flow



**Figure 1.** This project relied on several iterative, simultaneous processes. Arrows indicate lines of influence and how products and processes informed each other. Box color indicates the team who lead that output and the section of this report that describes the output in more detail.



## II. Equitable Engagement: Process & Action

Over several months, the Core Team, with support from equity consultants at ISC, developed community agreements ([Appendix 4](#)), an [equitable decision-making framework](#) ([Appendix 1](#)), and guidance to support the entire process. We held collaborative working meetings, included opportunities to provide feedback in a variety of ways (verbally, via online collaboration tools, in written comments, etc.), and designed an intentional process to build trust and lay the groundwork for transformative, equitable outcomes.

The Core Team developed a suite of customized community agreements that best express our collective values for how we intend to work together. We drew from existing resources and members' extensive experience with such agreements. Resources included the [Jemez Principles for Democratic Organizing](#), [BlackSpace Manifesto](#), [Principles of Environmental Justice](#), and [The Equity Manifesto](#). Based on these resources, Core Team members, with guidance from ISC consultants, mutually agreed on the eleven community agreements outlined in [Appendix 4](#). Throughout several discussions, the Core Team and ISC clarified the role of community agreements in helping us show up authentically and creating a courageous space for conversations that may be uncomfortable; for example, those on racial equity. The group also discussed the differences between relational,<sup>8</sup> operational<sup>9</sup>, and aspirational<sup>10</sup> agreements. In addition, for agreement 3 ("Plan with, design with,"), we recognized that

in our roles as connectors, conveners, and collaborators, we speak about what we understand rather than represent or speak for all people within a given group. Every Core Team meeting began with time for participants to review the agreements, choose one element to "hold close" throughout the meeting, and a commitment to keep themselves and others accountable to the agreements.

Together, the team developed and agreed to a project-specific definition of equity (above, page 6), an approach to equitable decision-making built on a power-sharing model, and a practice to level the playing field and engage all Core Team members in making joint decisions. (See [Appendix 1](#) for the equitable decision-making framework and tool.)

The approach to equitable decision-making included the Core Team co-creating a set of guardrails ([Section II.A.](#)) and guidelines ([Section II.B.](#)) to be used as screening and scoring criteria for selecting preferred funding options. The intended outcome was to ensure that the results of this process raise and distribute state funding in ways that are not regressive, do not cause or increase harm to frontline communities, and provide stable resources to communities over the long term.

The Core Team recognized that implementing an equitable project required increasing meaningful engagement with and representation of people from community-based

<sup>8</sup> Relational agreements describe how group members interact and present themselves in the space and include agreements like "speak your truth" and "be present".

<sup>9</sup> Operational agreements focus on the procedures and structures the group uses in regular operation, including procedures for actions, decision structures, and administrative responsibilities.

<sup>10</sup> Aspirational agreements shape our ability to collaborate and engage new people by setting a collective ethos and identified belief system to answer the question "Why are we here together? What are we working towards?"



organizations led by Black, Brown, and Indigenous people, and others working and living in disinvested communities across Massachusetts who are overburdened by climate change. The Core Team sourced suggestions of community-based organizations and leaders from its members, state elected officials, and many other colleagues and partners. TNC and ISC reviewed each community-based organization’s mission, top issues, and geographic scope. The Nature Conservancy, an outreach sub-group of the Core Team, and ISC did several rounds of outreach, with help from referrals and introductions from allies to community-based organizations, as described in [Section II](#). Through this process, we hoped to move from surface-level outreach approaches to deeper, more collaborative engagement.

Using the information learned from initial outreach ([Section II.C](#).) to community-based organizations and a comprehensive list of potential ways to raise funds (See [Section III](#)), the Core Team embarked on a months-long process to evaluate potential funding options. The Core Team considered how well each method met the guardrails and guidelines for equitable funding. For each, Core Team members identified positives, challenges that can and cannot be overcome, and “dealbreakers”—elements or ways of implementing funding that could not be aligned with the guardrails and guidelines. Through this iterative, interactive process, the team identified several top-priority funding options for further analysis and review by a workgroup of the Core Team tasked with analyzing and selecting a funding option (the “funding workgroup.”)

In a parallel process, the Core Team evaluated options for spending money raised through the selected funding options. As described in [Section III.D](#), the team ultimately decided on a less prescriptive approach that gives more power to communities to determine how funds will be spent.

The legislation was drafted by members of the Core Team with policy-writing experience and with input from the entire team. A second round of outreach presented CBOs from across Massachusetts with information about the proposed legislation and asked for additional input, much of which was incorporated into the filed final draft.

## A. Guardrails: Non-Negotiables for Equitable Funding

As part of the participatory process, the Core Team shared their need to define “non-negotiables,” later referenced as the Core Team guardrails. From the group discussion with the Core Team, a work session to capture input from the Core Team members led to the following definitions. These guardrails were adjusted based on feedback from CBOs.

The project will **only consider** policies, alternatives, or other outcomes that meet the guardrails described below:

### Funding

- Funding sources are not regressive and shall not exacerbate existing harms.
- Funding mechanisms provide consistent and long-term funding and focus on actions with multiple benefits, ensuring that communities get the resources they need to be safe and healthy.
- Funding guidelines are accessible and transparent with equitable eligibility that does not require matching funds, limitations to funding, or administrative burden.
- Funders must commit to equity-driven practices and equitable outcomes and have a clear and transparent long-term accountability and governance process.
- Revenue generation strategies must have clear and specific language and be fully transparent on the impact and benefits the revenue will produce.

The Core Team also developed guardrails around CBO participation in this process:

### Process & Power

- Community-based organizations, environmental justice groups, community-advocacy groups, and community leaders who collaborate with the Core Team shall be given a role that matches their desired level of engagement. This could be a leadership role, consulting role, or other roles as established by the CBO. They are considered stakeholders and subject matter experts (SME) and have decision-making authority within the project scope.
- Community-based organizations, environmental justice, community-advocacy groups, and community leaders who agree to collaborate with the Core Team shall be compensated appropriately for the knowledge and expertise they bring and their work.
- Roles and responsibilities assumed by representing members of the Core Team and partner organizations shall be mindful of people’s capacity and accommodate people’s needs and preferences.

## B. Guidelines: What We're Working Towards

Throughout 2021, [Climate XChange and Fairmount Indigo CDC Collaborative](#)<sup>11</sup> completed outreach with selected community organizations across Massachusetts to identify community funding priorities. To assist with prioritizing the established equitable funding policies, ISC adapted funding policies from the work that Climate XChange and Fairmount Indigo CDC Collaborative completed. The Core Team then used the Guidelines below to determine if the funding policy addresses any equity considerations. These guidelines have also been adapted based on input from CBOs and the Core Team.

The Core Team agreed to strive to meet as many of these goals as possible. Representatives of CBOs identified **bolded guidelines** as top priorities. (See [Section II.C.](#) for more information.)

- Equity-Specific Guidelines:
  - Commit to equity-driven practices and equitable outcomes
  - **Prioritize spending in environmental justice communities**
  - **Leverage community expertise**
  - **Allow flexibility for CBOs and other small organizations to determine how funding should be spent**
  - Be transparent on the impacts and benefits of funding
- Funding Eligibilities:
  - Make clear, accessible, and transparent guidelines for funding application and distribution
  - **Prioritize CBO access to funding**
  - Enable regional orgs to apply and fund smaller CBOs
  - Provide upfront funding (rather than reimbursement)
  - Provide seed/planning funding and multi-year funding for long-term projects
  - **Allow grant funds to be used for CBO administration and operations.**
  - Eliminate matching funds requirements
- Applying for funding:
  - Improve collaboration to reduce competition
  - Make easier, more concise funding applications
  - Provide support to prepare applications
  - Minimize administrative burden

- Funding priorities
  - Increase intersectional opportunities and reduce silos between funding programs that support different components of climate adaptation and resilience
    - For example, considering climate adaptation needs and priorities when awarding grants related to health, housing, or jobs
    - Sectors of specific interest included housing, transportation, infrastructure, and job creation.
  - Prioritize job creation: require local hiring, increase in hiring people of color, vocational training and certificate programs, etc.
- Accountability:
  - Focus reporting on impact and efficacy
  - Ensure a long-term accountability and governance process.

## C. Outreach: Learning from CBOs

As a key step in developing equitable funding legislation, the Core Team engaged with community-based organizations (CBOs) across the Commonwealth with the goal of centering the voices and priorities of communities disproportionately burdened by environmental and climate impacts. The Core Team designated a subset of members as the outreach working group, which worked with ISC to conduct several rounds of engagement to reach organizations identified in the CBO database (more on this below) to shape the project deliverables and expand the representation of CBOs in the Core Team. We sought CBO involvement and insights prior to and during identification of funding options and development of legislation to maximize the opportunities for CBOs to co-create throughout the process. This differs from many other efforts within environmental and conservation spaces, which frequently bring CBOs in during late stages of the project to give feedback or approval to a near-final product.

Members of the Core Team, other partners, legislative sponsors, coordinators of the Massachusetts Municipal Vulnerability Preparedness program (MVP), and others co-created a database of community-based organizations and leaders focused on a wide range of sectors and geographic regions within Massachusetts. Each of the individuals listed could contribute valuable perspectives and expertise to the project, and we know that there are at least as many valuable perspectives not represented in the database. Though we

<sup>11</sup> Ava Gallo, Jonah Kurman-Faber, Saba Ijadi, and Sara Xu. "Investing in a Better Massachusetts: Conversations with Frontline Organizations on Connecting Climate and Community Priorities." Climate XChange and Fairmount-Indigo CDC Collaborative, June 2021. [https://climate-xchange.org/wp-content/uploads/2018/08/Investing-in-a-Better-Massachusetts-Conversations-with-Frontline-Organizations-on-Connecting-Climate-and-Community-Priorities\\_website.pdf](https://climate-xchange.org/wp-content/uploads/2018/08/Investing-in-a-Better-Massachusetts-Conversations-with-Frontline-Organizations-on-Connecting-Climate-and-Community-Priorities_website.pdf).

strove for geographic diversity, organizations in eastern Massachusetts were over-represented in this database. We worked throughout the project to address this bias by specifically increasing the number of organizations and leaders we reached out to from Central and Western Massachusetts. Through this targeted outreach, we were able to marginally increase representation from these parts of the Commonwealth. Though organizations from Western Massachusetts are still underrepresented in this group, one of the earliest confirmed legislative sponsors of this bill represents this area.

During the spring and summer of 2022, CBO interactions generally focused on the guardrails, guidelines, and experiences applying for a using existing funding sources; CBOs either participated via a meeting or by completing a survey. During fall and early winter 2022, interactions focused specifically on the draft legislative proposal and primarily used surveys (this second phase of outreach is described in more depth in [Section IV. A.](#)) During each interaction, CBOs were invited to join the effort in whatever way worked best for them, and many joined the Core Team.

During Spring 2022, members of the outreach workgroup and ISC prioritized the database to identify CBOs for initial, in-depth outreach focused on feedback on the project's guidelines and guardrails, understanding the challenges and barriers communities face in accessing climate-related funding and exploring interest and opportunities for ongoing collaboration. We prioritized CBOs that serve and are led by communities of color and sought representation from organizations across a diversity of issue areas within social, racial, economic, and environmental justice.

To support participants in speaking openly about their communities' experiences, ISC conducted these conversations. TNC and other Core Team members were present only at the start of each conversation to introduce the project. This arrangement recognized the potential barriers and power dynamics between CBOs and larger non-profit organizations.

Eleven of more than 20 CBOs contacted were willing and able to participate. ISC facilitated conversations with eight CBO representatives, and three additional CBOs completed the Phase 1 survey that covered the same topics. One CBO in western Massachusetts, with all others in the eastern part of the state. Most of the CBOs represent urban areas. All CBOs were compensated for their time, and four of the CBOs who participated in this phase of outreach became members of

the Core Team. See the acknowledgments at the end of this report for a full list of participating CBOs in this phase. Top-level findings are summarized here; the complete summary report is available in [Appendix 5](#).

### **CBOs Recognize the Intersectional Impacts of Climate Change on their Work**

Each organization could identify key climate impacts that their communities experience, even though most were not focused primarily on environmental or climate issues as part of their missions. However, most representatives identified excessive heat and/or flooding as significant climate impacts experienced by people in their communities and viewed these impacts as being connected to their areas of work. The CBOs specified that structural barriers to their work include gentrification, housing inequality, old or substandard infrastructure, and lack of urban green space and tree canopy.

### **To Improve CBO Access to Funding, Streamline Application & Reporting Requirements**

CBOs interviewed all identified the current format of funding applications as a barrier to accessing existing funding from the state and other funders. All cited limited staff capacity to complete lengthy, often repetitive applications. Arduous reporting requirements were another key barrier, especially for programs that require demonstrated financial returns on investment. A metric that does not generally align with social service organizations' goals or tracked metrics.

CBOs made the following recommendations to make it easier to access and manage funding:

- Streamlined funding applications;
- Administrative and technical support to complete applications, including by making grant writing consultants available or allowing umbrella/regional organizations to apply for and disburse funds to smaller CBOs;
- Availability of seed funds, planning grants, funding for intersectional projects that address multiple issues, and longer-term funding opportunities dedicated to CBOs;
- Flexibility on deliverables; and
- Revised reporting expectations that focus on impact as a more practical measure of success than return on investment.

Additionally, many CBOs noted that their local governments were overburdened and lacked the capacity to apply for climate funding that could benefit the CBOs. Local governments in jurisdictions with sustainability offices were more likely to have relationships with CBOs and access to state funding.

Based on discussions with CBOs, ISC recommended prioritizing projects that support the following goals in funding decisions and programs:

- Housing
- Transportation
- Infrastructure
- Job creation
- Work targeting Urban and Rural areas  
(as opposed to suburban)

These recommendations directly informed how the draft legislation directed funding to be allocated.





## III. Funding Policy and Revenue Analysis

TNC engaged Arup to evaluate potential options to generate revenue to support climate adaptation and mitigation goals through implementation of climate action projects in Massachusetts. The Core Team reviewed and evaluated Arup's analysis to select a funding option to best meet the project's goals to fund climate adaptation and mitigation equitably.

### A. Understanding the Funding Landscape

Arup prepared a series of memos based on a combination of literature reviews and interviews with key experts to inform the project. In April 2021, Arup conducted a literature review and stakeholder interviews to compile the Commonwealth's climate adaptation and mitigation goals into a needs assessment. Despite their best efforts, Arup was unable to find literature that quantified the amount of funding needed to meet those goals. This memo is available in [Appendix 3A](#).

Following the needs assessment, Arup prepared a list of federal and state agency programs that existed as of November 2021 to fund climate resilience and decarbonization. The memo is available in [Appendix 3B](#), highlights each program, how the funding is administered, how much funding is available, and the key agencies that oversee the programs. This information was used to help the Core Team think about both gaps in funding (i.e., what isn't already being funded) and whether existing programs are successfully delivering benefits to the most vulnerable communities.

This work was instrumental in laying the groundwork for the iterative and collaborative process by which Arup and the Core Team evaluated possible funding and financing mechanisms for their potential to equitably raise funding for climate adaptation and mitigation work in Massachusetts.

### B. Evaluating Funding & Financing Options

Arup proposed a suite of eighteen potential funding and five financing<sup>12</sup> mechanisms for the Core Team to consider. During the summer of 2022, the Core Team reviewed, discussed, and provided feedback on each category of funding options to determine how well they met the project goals, guardrails, and guidelines.

Core Team members identified several key, cross-cutting themes across all funding and financing mechanisms:

- **Transparency:** Transparency is essential to ensure that revenues raised are used for the intended equitable purpose (i.e., not added to the general fund.)
- **Housing:** Any revenue raised from sources related to housing (property taxes, developer fees/requirements, etc.) **must** include or be paired with policies and programs to protect housing affordability for both renters and homeowners and protect against gentrification and displacement due to increased housing and living costs.

<sup>12</sup> **Funding** was defined as the public spending or the revenue that pays for the development and maintenance of a project. Funding does not have to be paid back to a funding source. **Financing** was defined as the structure and related instruments used to securitize future funding sources. It's the money that is borrowed to develop a project and that is later paid back from the project funding sources.

- **Transit:** Any transit-related revenue must recognize that not every Massachusetts resident has equal access to alternative or low-carbon transit, that public transit is often more expensive and less reliable than driving, and that many Massachusetts residents' lives and livelihoods are vehicle-dependent.
- **Home rule is a challenge:** Implementation of anything that relies on municipalities must be carefully rolled out to ensure consistency and equity across municipal implementation.

The major categories of funding and financing mechanisms Arup identified are described below, along with examples and a summary of input from the Core Team.

**Fees:** A fee is collected and dedicated to cover the cost of providing a service that benefits the group of people who pay the fee. The fee rate is directly tied to the cost of maintaining the service and can be used to regulate, incentivize, or control various types of activities. Examples of these fees include:

- Utility fees to upgrade electrical grids to be more resilient to increasingly frequent and extreme storms.
- "Pay as you throw" trash fees to incentivize recycling by charging residents based on how much trash they generate and making recycling free.
- Vehicle excise fees to fund electric vehicle charging stations
- Congestion pricing on vehicles to reduce traffic and pollution while funding affordable and improved public transportation
- A fee on property insurance premiums to raise money for climate adaptation and mitigation.

When evaluating this fee option, the Core Team emphasized that fees should not be charged in ways that place significant costs on essential services like electricity and fuel, noting that low-income residents are often disproportionately burdened by these increases. They noted that the fee could be structured to clearly connect to and support on-the-ground action and could alleviate concerns of disproportionate burden via exemptions for low-income residents. However, the fee must be structured to protect access to communal public spaces and goods and must recognize the wide range of ways that people use and rely on the good, service, or amenity being accessed. The Core Team did note that an equitable utility fee would require full utility reform to reduce the impact of utility fees on people with high energy burdens, a potentially unsolvable challenge.

**Taxes:** A tax is required of an individual or business when they perform a particular action or complete a specific

transaction. The funding is collected to raise revenue for government services. Some taxes are assessed as a percentage of the amount of money involved in the transaction or income. Other taxes are pieced on the sale of goods or services. The Core Team evaluated value-based and consumption-based taxes separately, as their impacts on Massachusetts residents are different, but noted that no tax increases are likely to be politically popular and may therefore be infeasible.

**Value-Based Taxes**, including property taxes, are based on assessed values and can be used to fund resilience of both natural and gray infrastructure. For example, managing stormwater systems and restoring wetlands to help handle more frequent and extreme storms. The Core Team recognized that taxes from real estate properties could be used to fund climate-resilient affordable housing but raised concerns about the impacts of housing price increases on both renters and homeowners.

**Consumption-Based Taxes** are associated with purchases and are often used to encourage or discourage consumption of a good or service. For example, gas taxes on sales of transportation fuels support highway infrastructure and roadway construction. Sales taxes from some large retail stores fund clean energy investments like renewable energy. The Core Team raised serious concerns about these funding mechanisms because of their potential to increase the cost burdens of essentials like food and gas on low-income residents and noted that any such increases must be paired with policies to protect access to healthy, affordable food and reliable, affordable transportation.

**Developer Support:** State law authorizes developers to pool their funds to make capital investments, usually in a targeted area that supports business activity, such as infrastructure (roads, sewers, or beautification). In many municipalities, real estate developers are required to include practices that either reduce carbon pollution or reduce the impacts of climate change. This includes requirements for energy-efficient technologies, publicly accessible greenspace, stormwater management, and flood protection. The Core Team noted that since developers have significant impacts on the shape of Massachusetts communities, requiring them to contribute to climate mitigation and adaptation seems logical. However, the Core Team raised serious concerns about the potential for accelerated or expanding gentrification and displacement near developments and

noted that any such requirements must be paired with policies that protect against gentrification & displacement.

**Financing via Bonds and Loans:** Bonds provide capital funds for state agencies to administer programs through which they make investments or expenditures. The state sells bonds to investors through an investment house, invests the funds into state projects, then pays back the investment house with interest. Agencies can invest funds themselves or provide grants or loans to municipalities or NGOs. Municipal and state bonds have been used to finance environmental and climate capital spending for climate-resilient roads and bridges and for electric vehicle charging stations.

Loans fund projects by borrowing money from lenders and paying it off over time. There are several dedicated loan programs that finance environmental programs and infrastructure, including the State Revolving Fund loan program.

The Core Team noted that since bond funding is typically provided to municipalities, community-based organizations, and other nonprofits without relationships with their municipal governments may not have influence over how funds are spent and would likely not have direct access to these funds.

### C. Selecting a Funding Option

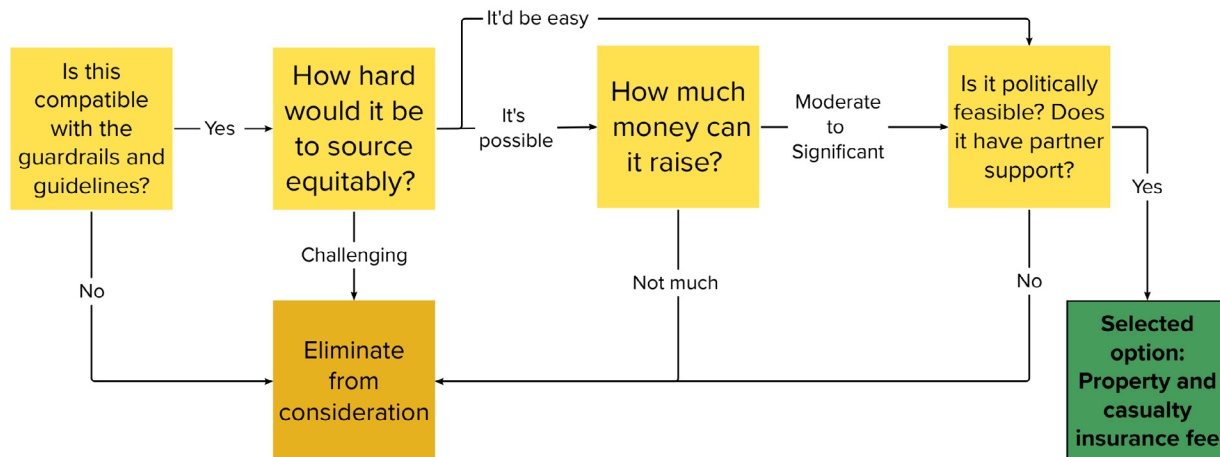
After extensive discussion and additional information from Arup, the Core Team established a funding workgroup

comprised of several Core Team members. The funding workgroup was charged with selecting from the funding options based on Arup’s research, Core Team input and discussion, and the lessons learned from the initial CBO outreach described above. Using the decision tree in Figure 2, they reviewed each of the funding options Arup identified, with a specific focus on developer investments, insurance surcharges, and value-based taxes.

The funding workgroup proposed the insurance surcharges on residential and commercial property and casualty insurance based on several benefits:

- Can be structured not to be regressive
- Can provide consistent, long-term funding
- Anticipated revenue potential of up to \$100 million per year (according to 2021 estimations)
- This approach was previously explored by the Massachusetts Executive Office of Energy and Environmental Affairs in 2021 and is likely to be politically viable.
- If placed in a trust fund, revenue from the insurance fee can be structured and governed to ensure equitable processes and distribution.

The funding workgroup presented this recommendation to the Core Team for discussion and approval. Using the consensus gradient in Figure 3, the Core Team approved this recommendation.



**Figure 2.** Funding workgroup decision tree used to select the insurance surcharge as the final funding recommendation.

The group tests for consensus by asking each person to “take a stand” (or raise a hand) and demonstrate their level of support for a decision. **Anyone who stands at position 1 must propose realistic ways they could be moved to a 2 or above.** No one can shut down the process. After reasonable time for discussion, the decision can go forward — through majority vote, default to authorized decision makers, or other methods — with a report that reflects the feelings of anyone remaining at the 1 position.

I strongly support this decision.	I support this decision.	This decision is okay with me. I can live with it.	I dislike this decision, but I am willing to defer to the wisdom and will of the group.	I do not support this decision. We definitely need to discuss this matter further.
5	4	3	2	1

**Figure 3.** The Core Team used this consensus gradient as part of their equitable decision-making process.

**Insurance Fee Analysis:** After considering the tradeoffs, political and social feasibility, and potential to generate funds equitably, the Core Team decided to further explore an insurance fee on property and casualty insurance. To support this decision, Arup conducted an insurance fee evaluation, including a review of precedents and case studies from other states and an analysis of revenue generation potential in Massachusetts based on existing insurance premiums and considering different fee structures. This informed the final legislative proposal that the Core Team developed. Extensive additional information is available in [Appendix 3C](#).

### D. Selecting Spending Options

The Core Team devoted time and effort to determine how the funding could be spent to support equitable actions which address the causes and impacts of climate change. The guardrails and guidelines referenced above formed the basis of these decisions and also informed specific details around the structure and requirements of how—and to whom—funding could be distributed. Additionally, several potential spending options were identified as not meeting the requirements of the guardrails for this project and were excluded from spending consideration.

The Core Team developed a flexible approach with a “menu” of potential ways to spend the funding, but ultimately charges a governing board with making decisions which reflect current policy, available solutions, and other available

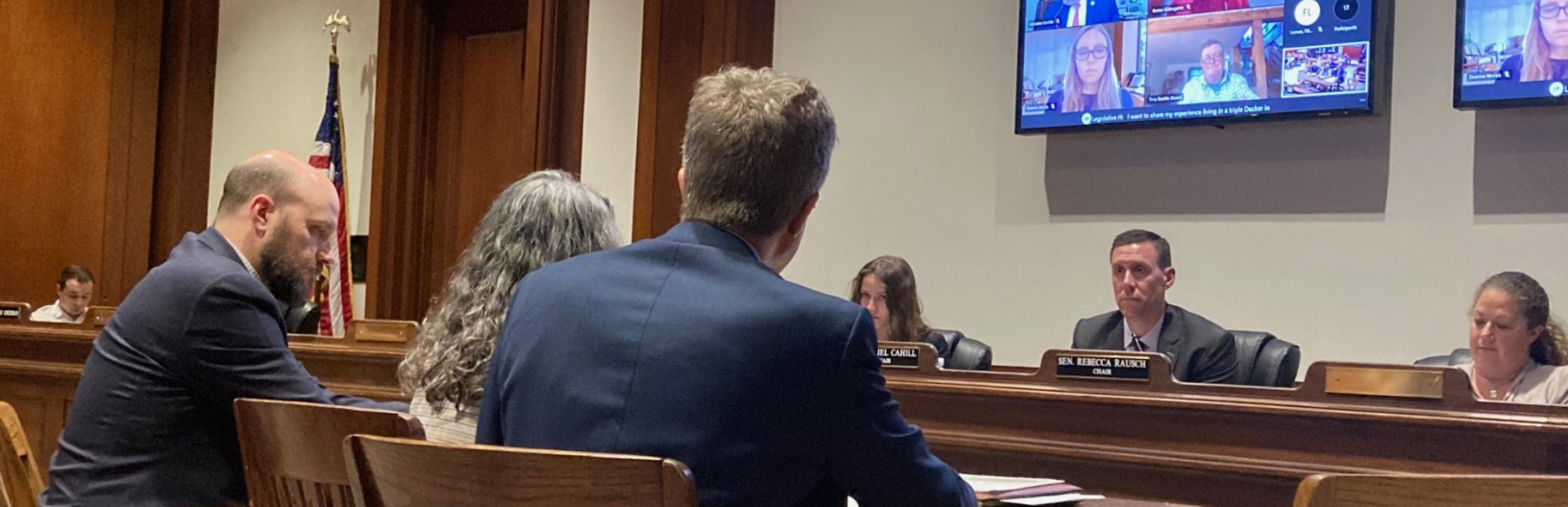
funding sources. The board will have significant representation by environmental justice organizations and other community-based organizations, and other interested parties in housing, food security, labor and workers’ rights, workforce development, building engineering and energy, resilience and adaptation, insurance and reinsurance, real estate development and management, public health and hospitals, historic preservation, and/or nature-based solutions. State environmental and energy agency leadership will provide additional support for the board.

The board would administer a trust fund that can allocate funding to climate adaptation and mitigation as needed. The governing body would be directed to:

- Choose from a broad menu of strategies and actions to best meet community needs
- Screen and prioritize the strategies and actions for equity and impact
- Deliver the strategies and actions by allocating funds to state agencies to support or enhance existing programs or create new programs
- Provide best practices for equitable implementation among the programs

We also determined that establishing a trust fund would provide a relatively secure place to deposit the insurance fee and also accept and manage other sources of funding.





## IV. Developing & Reviewing the Legislative Proposal

Members of the Core Team drafted “an act establishing sustainable and equitable funding for climate change adaptation and mitigation” in late 2022. The bill was then reviewed by the full Core Team and additional community based organizations as described in [Section IV.A](#). After final revisions based on that input, the bill was filed as Massachusetts Senate Bill 472 and House Bill 750 in January 2023, sponsored by Senator Sal DiDomenico, Representative Natalie Blais, and Representative Patricia Duffy. The bill would:

- Establish the Climate and Community Resilience Trust Fund (the Fund) dedicated to equitably providing funding to support solutions for residents and communities that address the causes and impacts of climate change.
- Focus support for community-identified planning and implementation of climate solutions, particularly in communities disproportionately burdened by environmental injustices with significant populations of low-income people and people of color, in particular Black, Indigenous, or Latinx people.
- Create an independent board to make transparent decisions on how to prioritize, allocate, and equitably administer the Fund, with two-thirds of members representing community-based organizations and with support from the Executive Office of Energy and Environmental Affairs (EEA) and Office of the Climate Chief
- Generate long-term, sustainable revenue for the Fund by establishing a fee on property insurance.

### A. Community-Based Organization Review of the Draft Legislative Proposal

Once the basic elements of the legislation had been identified, but before the full legislative language had been drafted, the Core Team sought additional input from community-based organizations via a survey. The survey focused on the concepts and intentions of the draft legislative proposal, including how funding could be generated, where and how the funding should be spent, and how the program should be administered to advance equity goals. The survey included the structure, overall content, and much of the phrasing used in the final legislative proposal. The survey was sent to more than 50 organizations, many of which had been part of the initial outreach and some of which were added by new Core Team members or recommended by partners in the intervening months. Thirteen organizations responded (one of which is also a Core Team member). Again, there were limited responses (2) from organizations in the western part of the state, but nearly half of respondents (6) in this round were from central Massachusetts organizations. See [Appendix 6](#) for a full summary of survey results and methodology for this section.

All respondents either strongly or fully supported<sup>13</sup> the proposal as described, and most expressed interest in ongoing involvement with the effort.

A majority of respondents (62%) said that **both climate adaptation and mitigation should be priorities** in the

<sup>13</sup> All respondents chose either 4 or 5 when asked the following question: “On a scale of 1-5, where 1 is “I definitely do not support this proposal” and 5 is “I fully support this proposal”, how do you feel about the draft legislation? Your answer to this question is NOT an official endorsement of any legislation or proposal. If you do not feel you have enough information to answer this question, please skip it.”

# An Act Establishing Sustainable and Equitable Funding for Climate Change Adaptation and Mitigation (H.750/S.472)

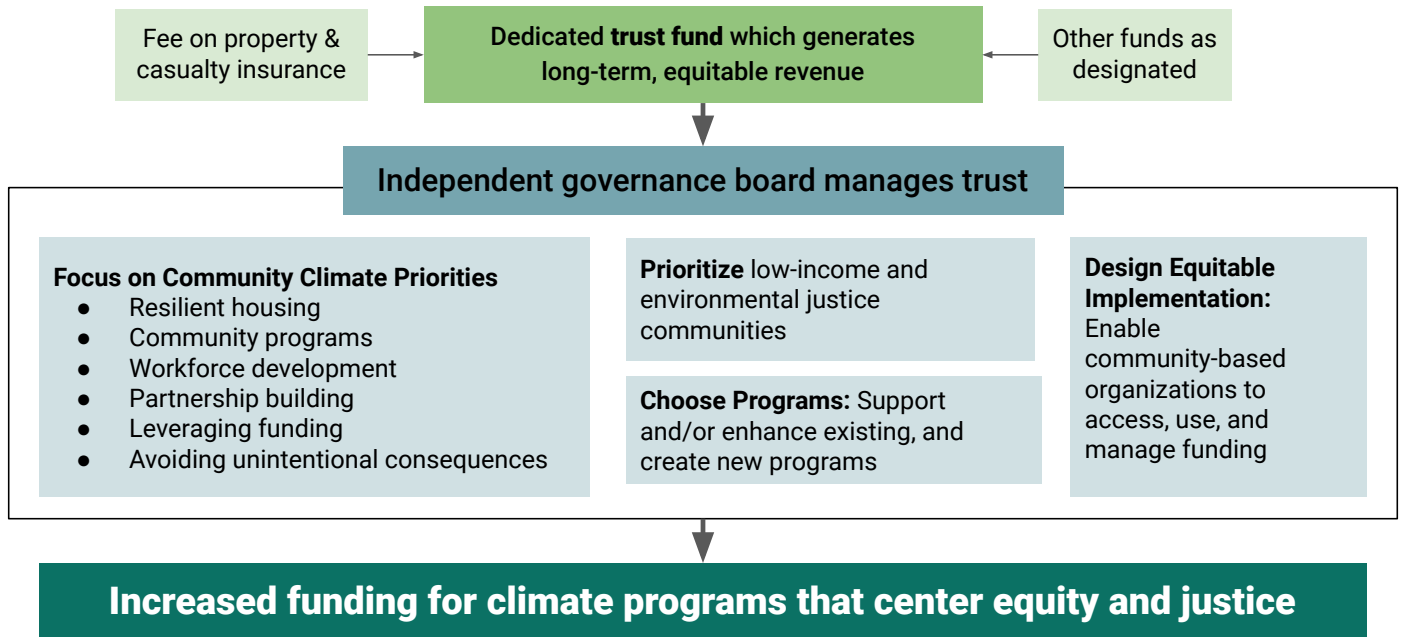


Figure 4. Graphic outline of the filed legislation.

legislation. When people chose one or the other, slightly more (23%) said that climate adaptation should be the focus.

**Respondents overwhelmingly preferred funding that builds capacity and provides support for community-driven solutions and enhanced partnerships.** There was also significant support for employment pathways for jobs in the environmental sector that pay a living wage and are accessible for veterans and people in recovery from substance use and mental health challenges. Additional priorities that rose to the top were the need for education and outreach to better engage community members on environmental issues in their areas and the establishment of community advisory councils.

The survey explained the guidelines and guardrails established by the Core Team for how the funding should be distributed and asked participants to select their top 3-5 priorities. Responses for these varied widely; the only response selected by more than 50% of respondents was “Prioritize spending for EJ communities and populations” (54%). Respondents also believed funding should “Allow flexibility for CBOs and other small nonprofits to determine how money should be spent” (46%), “leverage community expertise” (46%), and “allow grant funds to be used for CBO administration and

operations” (39%). Other ways to increase accessibility to funds were raised, like allowing joint applications and waiving 501(c)3 requirements. Many of the priorities identified in Phase 2 reinforce the Phase 1 survey responses.

Responses to an insurance surcharge as the mechanism to raise funds varied, with no clear consensus on a specific appropriate dollar amount per household. This variability was directly in line with the common thread among the open-ended responses: **the insurance surcharge should not be a standard, across-the-board fee. It must consider income and overall wealth in addition to property value and must be graduated so those with more ability to pay bear more of the financial burden.** Respondents called out the importance of exemptions or waivers for low-income people.

Survey responses directly informed the priorities and content of the draft legislation and the filed bill. The Legislative Drafting Work Group (LDWG), a subset of Core Team members charged with drafting and revising the legislative proposal, incorporated the survey results into the final legislative proposal. The LDWG compared Phase 2 survey results and the draft bill side-by-side and directly wove new concepts and language into the draft bill as described in

Recommendation from CBOs	Response in the Legislation
Prioritize funding for Environmental Justice Communities	The bill would require that the Fund prioritizes equity by ensuring the majority of investments benefit environmental justice populations,
Funding should support the needs of small non-profit organizations	The Fund would provide flexible funding options including providing upfront grants rather than reimbursement; offering seed fund and planning support; supporting existing programs, administration, and operations;
Program management should support CBO access to funding	The bill would ensure Fund management be clear, accessible, and transparent, fostered with administrative assistance, support, and flexibility.
Support climate change adaptation and mitigation	The legislation provides a wide range of options that support community-driven outcomes including support for residents and communities to address the causes and impacts of climate change
Support jobs	The Fund would support workforce development and well-paying careers,
Center community priorities and underrepresented groups in decision making	The legislation proposes a governing body comprised primarily of CBO representatives and is charged with making decisions based on continuous input from CBOs and other community leaders.

**Table 1.** Recommendations from CBOs were directly incorporated into the final legislation.

more detail in Table 1. As the bill moves through the legislative process, there will be opportunities to continue to edit and improve it as we receive more feedback from residents, CBOs, and others across the state.

## B. Equity Expert Review

To further embed equity into the process and legislation, ISC connected TNC and the Core Team with Dr. Linda Shi, an assistant professor in the Cornell College of Architecture, Art, and Planning’s Department of City and Regional Planning. Dr. Shi’s research concerns how to plan for urban climate adaptation in ways that improve environmental sustainability and social justice.<sup>14</sup> In partnership with ISC, she reviewed and provided expert feedback on the following aspects of the draft legislation:

1. Does the legislation promote equitable outcomes in its priorities, the actions it supports, the way the Fund will be administered, and the structure and decision-making power of the governing body?
2. Is the proposal realistic and able to be implemented? What red flags or concerns should we be aware of?
3. What can we learn from other states or municipalities which have tried something similar?

Dr. Shi prepared a memo (see [Appendix 7a](#)) in which she provided three examples of “close precedents” of funds, laws, and policies like our approach and made several recommendations to improve the legislation. Table 2 describes those recommendations and how the LDWG adjusted the legislation accordingly.

<sup>14</sup> Cornell Architecture, Art, and Planning; Linda Shi. <https://aap.cornell.edu/people/linda-shi>

Dr. Shi Recommendation	Response in the Legislation
Reorder and reformat the legislation to start with the purpose of the Fund	Reordered the sections of the bill for a more logical flow among interconnected sections of the bill. Added a new introductory section of the bill stating the intent of the Fund
Sharpen the focus on prioritizing solutions and strategies for environmental justice communities	Added new language enhancing focus and clarity to the sections on the types of strategies that could be funded and the principles by which they are chosen
Better define environmental justice community and population	Consolidated and refined language and added statutory reference to environmental justice law
Ensure the fee on property insurance is equitably assessed	Added language giving the board the authority to determine when a waiver would be granted for those who cannot afford the cost of the fee
Clarify the authority and decision-making of the Board	Adjusted language to clarify the roles and responsibilities of the board and clarified support provided by state agency staff

**Table 2.** Recommendations from Dr. Shi, an expert in social justice in climate adaptation planning, were directly incorporated into the final legislation.





## V. Key Findings and Next Steps

As of Spring 2023, “An Act establishing sustainable and equitable funding for climate change adaptation and mitigation” is moving through the Massachusetts legislature (Bill [S. 472](#) and [H. 750](#)) and has been referred to the Joint Committee on Environment and Natural Resources. The Core Team has established a dedicated campaigns team to develop and implement an advocacy campaign and legislative pathway for the bill to be enacted into law.

The new Healy-Driscoll Administration has committed to embedding equity into the operations and programs of state agencies with a specific focus on environmental justice and climate change. The principles, lessons, and practices developed through this effort are easily transferable to other funding programs and state projects, including those administered through the Executive Office of Energy and Environmental Affairs. The Core Team is committed to sharing the lessons of this project widely to encourage broad adoption of these principles, especially the guidelines and guardrails.

This project pushed the TNC team to embark on a new, more collaborative and equitable approach to policymaking. Our explicit focus on a truly inclusive process and removing barriers for environmental justice partners required us to critically assess how we build coalitions and partnerships, structure meetings, and make decisions. We intentionally treated challenges and setbacks as learning opportunities and cues to adjust our approach and had success in several of these adjustments.

In addition, we are working to ensure that the relationships we have built through this effort persist beyond the scope and timeline of this project. These relationships have changed how we think about who we consider as potential partners and who may have interests aligned with ours. As we move forward, we will continue to broaden the range of organizations with whom we collaborate, who we consider as potential partners, and who we think may be interested in partnering with us.

This process identified significant barriers in TNC’s internal processes for compensating other organizations and community members. Because of this project, we are embarking on the process of changing and updating these organization-wide protocols. When we are successful, we will position TNC to be better prepared to partner with small CBOs and individual community members across all 50 states and over 70 countries.

This project has garnered significant interest from across TNC as we’ve shared lessons learned across colleagues, learning networks, and communities of practice. The resulting conversations have built stronger, mutually supportive relationships between TNC staff working on similar, equity-focused projects. These relationships will continue to allow us all to share lessons, learn from each other, and accelerate TNC’s equity practice across the organization.



## VI. Acknowledgments

This effort would not have been possible without the input and insights of many, many individuals and organizations. No one list can fully include all those whose time, expertise, and patience have shaped this project for the better! Inclusion in this list does not imply support for the final legislation by these individuals or organizations.

Individuals noted with a \* are currently or were at one point members of the Core Team.

- A Better City, Isabella Gambill\*
- Alternatives for Community & Environment, Sofia Owen\*
- Arup, Katie Wholey
- The Barr Foundation, Kalila Barnett
- Climate XChange, Jonah Kurman-Faber
- Community Action Agency of Somerville, David Gibbs\*
- Conservation Law Foundation, Deanna Moran\* and Staci Rubin
- Ducks Unlimited, Sara Burns\* (formerly of TNC-MA)
- Environmental League of MA, David Melly and Nancy Goodman\*
- Health Care Without Harm, Tim Cronin
- Groundwork Lawrence, Jonathan Guzman\*, Lesly Melendez, Heather McMann
- Groundwork Somerville, Emily Reckard-Mota
- Health Equity Partnerships of North Central MA (CHNA9), Carolyn Sellars
- Institute for Sustainable Communities, Kendra Norrell, Cora Martin, Rashida Manuel, Russell Paez, Carlos Clausell
- Lowell Parks and Conservation Trust, Jane Calvin\*
- MA Representative Patricia A. Duffy
- MA Representative Natalie Blais
- MA Senator Sal DiDomenico
- Malden Riverworks
- Mass Audubon, Michelle Manion & Sam Anderson\*
- Mass Senior Action Council, Pamela Edwards
- Massachusetts Association of Community Development Corporations
- Mill City Grows, Enrique Vargas\*, Jessica Moore-Wilson
- Merrimack River Watershed Council
- My Brother's Table, Dianne Kuzia-Hills\*
- Neighbor to Neighbor, Elvis Mendez and Andrea Nyamekye\*
- NewVue Communities, Inc., Francisco Ramos
- North County Land Trust, Anna Wilkins
- Northampton Resilience Hub
- Riders Action Council, Worcester MA, Adam Thielker
- Stone Living Lab, Melanie Garate\* (formerly Mystic River Watershed Association)
- The Harborkeepers, Magdalena La Battaglia
- The Nature Conservancy, Jahson Alemu, Jill Brammah, Tara Christian, Jasmine Hadley, Beth Holland
- Worcester Green Corps, Miranda Hotham
- Eugenia Gibbons\* (formerly Healthcare without Harm)
- Kristine Acevedo



## VII. Appendices

**[Appendix 1:](#)** Equitable Decision-Making Guide for the Climate & Equity Core Team

[Appendix 1A:](#) Equitable Decision-Making Tool

**[Appendix 2:](#)** Increasing Municipal Resilience to Climate Change in Massachusetts:  
A synthesis of interviews and discussions in Massachusetts, December 2019-June 2020

**[Appendix 3:](#)** Funding Reports and Memos:

[Appendix 3A:](#) Desktop Research Memo (April 2021)

[Appendix 3B:](#) Massachusetts Decarbonization and Climate Resilience Funding Options Memo  
(November 2021)

[Appendix 3C:](#) Comprehensive Report, including insurance fee analysis

**[Appendix 4:](#)** Core Team Community agreements

**[Appendix 5:](#)** Summary of Initial Outreach Feedback & Equity Assessment

**[Appendix 6:](#)** Building Sustainable and Equitable Climate Funding for Massachusetts —  
Legislative Feedback Outreach Survey

**[Appendix 7:](#)** Memos from Dr. Linda Shi on equity considerations:

[Appendix 7a:](#) Equity review of funding analysis (May 2022)

[Appendix 7b:](#) Equity review of draft legislation (January 2023)