

Technical Advisory Council May 29, 2026

Item 9: Private Sector Tools for Equity

Introduction

A key challenge for adaptation funding and financing is the uneven distribution of risk, finance options, costs, and benefits. Communities with greater risk of climate impacts, also face greater challenges in accessing finance. Unequal adaptation responses will deepen inequity and increase vulnerabilities for low-income communities. An additional concern is an increased financial burden on low-income communities created by potentially regressive adaptation finance mechanisms. It is important to consider who is paying and who benefits; understanding this can help build creative and effective partnerships that advance equity.

The following speakers will be presenting to the TAC:

- Shalini Vajjhala will present PRE Collective's approach to aligning funding and financing for equity-centered resilience projects across the US and share examples, including the Montgomery County Green Bank's Resilience Dedicated Fund for affordable housing owners and developers. The green bank is a public-private partnership, chartered by Montgomery County, Maryland, that uses public funding from energy tax money to make investments in clean energy. In 2023, the County expanded the green bank's scope of work to invest in physical resilience, which led to the creation of the Resilience Dedicated Fund. These examples offer lessons and models for how to make proactive investments to improve resilience and mitigate risks to people and property that break the cycle of reactive post-disaster recovery, clean-up, and repairs.
- Lynn von Koch-Liebert will discuss her work at Lendistry – a minority-led national Community Development Financial Institution (CDFI) – to address one of the largest structural barriers faced by underserved communities seeking to participate in the climate transition: access to capital. CDFIs support low- and moderate-income areas by providing not only investment, but also technical assistance, capacity building, financial coaching, and more. Following the LA Wildfires, Lendistry has mobilized to provide assistance to households and businesses affected by the fire.

- Theo Figurasin, Jobs to Move America (JMA), will discuss how JMA is currently working with frontline community organizations on Community Benefits Agreements (CBAs) in Imperial County, which is home to Lithium Valley. Some Imperial Valley community members fear that the region will be used as a sacrifice zone for the nation’s clean energy goals with benefits unequally distributed to the lithium companies and purchasers ([JMA, 2024](#)). As an agreement between communities and developers, CBAs can help companies deliver on promises to local governments, workers, and communities and advance equity from government investments.

Background Materials

[Why Resilience Finance Starts with Predevelopment – Insurance for Good](#)

Discussion Questions

- Current financial mechanisms are better at valuing assets than well-being. How can we develop pathways for investment that promote equity, well-being, and resilience?