



## Overview

Climate adaptation and resiliency measures are integral in ensuring communities can adjust to the current and projected impacts of climate change. About [87% of Americans](#) report experiencing some kind of extreme weather events including heat waves, floods, droughts, hurricanes, or wildfires. The impacts of these events are tied to [high home insurance costs](#), expensive recoveries, and even displacement. Climate adaptability measures include improving and retrofitting existing infrastructure, creating more green infrastructure, and improving extreme weather strategies.

## Policy Options



**Coastal Resilience:** Coastal communities are especially vulnerable to the impacts of extreme weather events and sea-level rise. Coastal resilience plans can include improving infrastructure, creating quicker natural disaster responses, and providing more assessments for recovery.

- [Louisiana H.B. 305 \(enacted 2024\)](#): Directs that the state's share of revenue from all energy production in federal waters go towards coastal restoration projects.
- [Rhode Island H.B. 7022 \(enacted 2024\)](#): Creates a Chief Resilience Officer (CRO) that will assess climate risks and use this information to create a coastal resilience plan by June 2025.



**Cooling Centers and Adequate Cooling in Homes:** Cooling centers are vital lifelines for the elderly, unhoused, and chronically ill during extreme heat events by providing air-conditioning and shade. They are also [relatively inexpensive](#) for municipalities, and existing infrastructure like community centers, schools, and libraries can all easily serve as cooling centers.

- [Oregon S.B.1536 \(enacted 2022\)](#): Prohibits landlords from restricting tenants' use of portable cooling devices, directs the Oregon Health Authority to provide air conditioners and filters during emergencies, and requires new residential units to have adequate cooling facilities and ensures sufficient electrical service for tenants' heating and cooling needs in new manufactured dwellings.
- [Rhode Island S.B.713 \(introduced 2025\)](#): Mandates 24/7 operation of warming and cooling centers during extreme weather alerts to protect at-risk individuals.



**Building Retrofits:** Most existing buildings are not capable of withstanding increased climate risks, including winds, heatwaves, floods, droughts, wildfires, and rising sea levels. Designing [resilient homes and infrastructure](#) is essential in ensuring that communities can quickly recover in the aftermath of natural disasters or other extreme weather events.

- [Florida H.B. 293 \(enacted 2024\)](#): Requires Homeowners Associations to adopt hurricane protection specifications for every structure governed by the HOA, including roof systems, storm shutters, impact-resistant windows, and erosion controls.
- [Minnesota S.F.2744 \(enacted 2023\)](#): Establishes the Strengthen Minnesota Homes program which helps Minnesotans upgrade their roofs to ensure they are more resistant to high wind, hail and other extreme weather events.





**Disaster Management:** Unhoused, immigrant, elderly, and poor populations are [the most impacted](#) by natural disasters. States are critical in ensuring federal, state, and local resources are quickly mobilized and can reach people in need quickly.

- **[Oklahoma H.B. 2912/2913 \(enacted 2024\)](#):** Creates the \$30 million State Assistance Dedicated for Disaster-impacted Local Economies Revolving Fund to provide local governments financial assistance to cover the costs of disasters.
- **[Vermont S.310 \(enacted 2024\)](#):** Establishes the Community Resilience and Disaster Mitigation Grant Program and Fund which provides grants towards municipalities working on disaster mitigation, adaptations, and repairs.



**Extreme Heat:** [Two-thirds of Americans](#) live in a county that is vulnerable to heat threats, and these threats are only worsened in communities of color, immigrant communities, or low-income communities. Without much federal action on extreme heat, states must adapt to increasing heat challenges.

- **[Nevada A.B.96 \(enacted 2025\)](#):** Requires large counties and cities to include a heat mitigation plan in their master plans. The heat mitigation plan must address strategies such as providing public cooling spaces, public drinking water, cool building practices, and increasing shade over paved surfaces, with a preference for native or drought-tolerant tree species.
- **[Washington H.B. 1329 \(enacted 2023\)](#):** Prohibits landlords and utility companies from disconnecting electric and water services for nonpayment during extreme weather events.



**Flood Disclosure:** [Flood disclosure](#) ensures that buyers and renters know vital information about their risk, including disclosing previous flooding events, proximity to a flood plain, and flood insurance requirements.

- **[Florida S.B. 948 \(enacted 2025\)](#):** Mandates flood risk disclosure for landlords, sellers, developers, and park owners to disclose flood risks to prospective tenants, purchasers, and lessees of residential properties, including mobile homes and condominiums.
- **[New Hampshire H.B. 1320 \(enacted 2024\)](#):** Adds flood risk to the list of necessary disclosures and requires sellers to disclose if the property is in the flood zone and whether the property has flood insurance.



**Green Infrastructure:** [Green Infrastructure](#) is an approach to infrastructure management that uses or mimics natural systems for management, especially stormwater runoff. Green infrastructure helps reduce the impacts of flood events, droughts, and natural disasters.

- **[Florida S.B. 976 \(enacted 2021\)](#):** Encouraged new approaches and financing mechanisms for the protection of the state's wildlife corridor, including public-private partnerships, payments for ecosystem services, and blended financing for resilience and green infrastructure.
- **[Oregon H.B. 3409 \(enacted 2023\)](#):** Includes the creation of a Community Green Infrastructure Grant Program which