

# CHECKLIST: HOW TO SPOT A CLIMATE-RESILIENT HOME

## FACTORS TO CONSIDER WHEN CHOOSING A LOCATION:

### RISK OF NATURAL DISASTERS

- ☐ Low risk of hurricanes, wildfires, flooding, or extreme heat
- ☐ Not in a high-risk FEMA flood zone (check [msc.fema.gov](https://www.msc.fema.gov))

### WATER AVAILABILITY

- ☐ Adequate freshwater supply and long-term drought resilience

### AIR QUALITY & POLLUTION

- ☐ Good air quality index (AQI) scores year-round
- ☐ Low levels of industrial or wildfire-related pollution

### CLIMATE ADAPTATION READINESS

- ☐ State or city has a climate adaptation or resiliency plan
- ☐ Local government invests in infrastructure upgrades (e.g., storm drains, fire breaks)

### ENERGY INFRASTRUCTURE

- ☐ Power grid is modernized and reliable during extreme weather
- ☐ Widespread access to renewable energy or community microgrids

### HOMEOWNER PROTECTIONS

- ☐ Consumer protections for insurance availability and rate fairness
- ☐ Programs for disaster aid and retrofitting support

## FACTORS TO CONSIDER WHEN CHOOSING A SPECIFIC HOME:



### FLOOD PROTECTION

- ☐ Elevated foundation or built outside of a floodplain
- ☐ Proper drainage around the property and a sealed basement
- ☐ Sump pump with battery backup



### FIRE RESISTANCE

- ☐ Class A roof and fire-resistant building materials
- ☐ 30-foot defensible space around the home (no dry brush or flammable landscaping)
- ☐ Ember-resistant vents and screens



### WIND AND STORM PREPAREDNESS

- ☐ Impact-rated windows or shutters
- ☐ Reinforced garage door
- ☐ Roof tied down with hurricane straps or clips



### EXTREME HEAT RESILIENCE

- ☐ Cool roof or light-colored exterior
- ☐ Energy-efficient HVAC with backup power source
- ☐ Access to shaded outdoor space or community cooling centers



### WATER EFFICIENCY

- ☐ Drought-tolerant landscaping
- ☐ Low-flow fixtures and efficient irrigation systems



### BACKUP SYSTEMS

- ☐ Generator or solar panels with battery storage
- ☐ Home emergency kit and disaster plan

#### ! TIP:

Ask your real estate agent or inspector about local building codes, past insurance claims, and upgrade options that could help reduce your insurance costs.