

Build Community Resilience

By [Matt Sedlar](#)

The US is experiencing an increase in the frequency and intensity of climate change-driven disasters, including hurricanes, floods, droughts, and wildfires. The consequences are severe and multifaceted. The economic fallout is considerable: Escalating damage and recovery costs are coinciding with a decline in federal support under Trump. States cannot afford mitigation and rebuilding costs, and insurers are withdrawing from certain states to avoid paying out on a rising volume of claims. Socially vulnerable populations are suffering disproportionately, leading to instability. This escalating crisis demands a national paradigm shift from reactive response to proactive risk management, mitigation, and resilience as a primary national priority.

Solution: A Multifaceted Approach to Mitigation and Lowering Insurance Costs

There is no single solution to adapting to climate change-driven disasters, as the issues communities face vary by region. Furthermore, addressing only one dimension of the problem in isolation can exacerbate the issue. For example, making disaster insurance more widely available and affordable without simultaneously implementing risk-reduction strategies can worsen the situation.

The following are measures that can be taken in tandem to build resilience:

- Limiting new construction in disaster-prone areas through land-use policies.
- Ensuring community rules don't prohibit mitigation, such as requirements imposed by homeowners' associations or historic districts that prevent visual changes.
- Strengthening building codes.
- Incentivizing homeowners to undertake mitigation measures via state programs such as Strengthen Alabama Homes and MySafeFLHome.
- Restoring federal funding for mitigation projects under the Building Resilient Infrastructure and Communities (BRIC) program.

The Public Supports Some Mitigation Strategies More Than Others

Currently, polling shows majority support for stricter building standards and financial assistance to rebuild, but more needs to be done to build support for other measures that can help build resilience (see figure). Banning construction in high-risk regions or federally assisted relocation can move communities out of harm's way, as long as the community leads the decision-making process.

A Majority Support Stricter Building Standards and Rebuilding Aid in High-Risk Areas

Share of US adults who say it is a good or bad idea for government to do each of the following for communities in places at high risk for extreme weather

Set stricter building standards for new construction



Provide financial assistance for people to rebuild



■ Good idea ■ Bad idea ■ Not sure

Source: Pew Research Center survey of US adults conducted April 28–May 4, 2025. Respondents who did not give an answer are not included. Some shares may not total 100% due to rounding.



The increasing frequency and intensity of climate change-driven disasters — such as hurricanes and wildfires — require a shift from reactive response to risk mitigation and management. A slowing economy, rising damage costs, declining federal support, and insurers' withdrawal from vulnerable states are exacerbating the problem, and vulnerable populations bear a disproportionate share of the burden. No single solution exists, and focusing on a single aspect of the issue could make matters worse. Instead, tandem measures such as limiting construction in disaster-prone areas, working at the local level to change zoning and regulations that prohibit mitigation, and incentivizing homeowners to undertake mitigation measures can reduce insurance rates and help protect communities.

Resources:

- [Innovative Disaster Preparedness Program Axed by FEMA](#), Center for Economic and Policy Research, April 29, 2025.
- [Climate Change and the Future of Catastrophe Insurance Programs](#), Center for Economic and Policy Research, October 2023.
- [The Path to Affordability and Availability in Homeowners Insurance](#), US Chamber of Commerce Center for Capital Markets Competitiveness, November 6, 2025.
- [What incentives are states offering to make houses less vulnerable to extreme weather damage?](#), Brookings Institution, November 21, 2025.