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)

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

Source: Hippo Home Insurance Services 2025

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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.

Source: Hippo Home Insurance Services 2025

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