


Homeownership and Climate Change: How Increasingly Common Disasters Are Reshaping America's Housing Market (2025 Data)

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Updated October 27, 2025

 How are climate change and natural disaster risks shaping Americans' views on the best places to live? 

Over two-thirds of Americans (68%) believe homeownership is riskier now than it was 10 years ago due to climate change and natural disasters, while a similar number of homeowners (69%) say they took climate change into account when buying.

[Americans Concerned About Worsening Disaster Risk | Homeownership Viewed as Riskier Due to Climate Change | Climate Change Fueling Relocation Concerns | How Soon Americans Expect Climate Change Impacts | Americans Willing to Pay More for Low-Risk Homes | Impact of Insurance Costs on High-Risk Real Estate | Americans Skeptical of Trump Administration Disaster Policy](#)

Natural disasters are an unfortunate reality of life in many parts of America, ranging from wildfires on the West Coast to powerful hurricanes in the Southeast, raging blizzards in the North, and tornadoes in the Midwest – not to mention the near-omnipresent threat of flooding across the country.

Although the United States avoided direct hits from powerful hurricanes during the peak of storm season, dozens were killed by powerful flash floods in Texas over the summer, while massive fires devastated California early in the year.

Although these natural phenomena have existed long before humans settled the Earth, there's no denying their impact has increased in the past few decades.

More Americans are living in disaster-prone areas, especially post-COVID, as remote work allowed millions to relocate to lower-cost areas in Florida, Texas, the Carolinas, Arizona, Utah, and other parts of the country. Unfortunately, that leaves many now living in areas at risk of disasters they are unaccustomed to facing.

Meanwhile, science has shown an **increasing prevalence and strength** of many disasters worldwide. The scientific community has pointed the finger squarely at human-made climate change, as pollutants have raised global temperatures in recent decades, often with unpleasant and unpredictable results.

Even if climate change and natural disasters remain hotly debated political topics, it's clear a growing number of Americans are concerned about how disasters will impact their homes — and are often making decisions about how and where to live because of it.

To find out more, Clever Offers surveyed 1,000 Americans about their views on climate change, natural disasters, and homeownership. Almost two-thirds (63%) say they're concerned about climate change generally, along with 1 in 4 (25%) who call it a hoax. Half of respondents (50%) know someone who's experienced home damage from a natural disaster, while 30% have been personally impacted.

The survey found **over two-thirds of Americans (68%) believe homeownership is riskier now than it was 10 years ago due to climate change and natural disasters**, while a similar number of homeowners (69%) say they took climate change into account when buying.

Meanwhile, around half of Americans (48%) are concerned that they may be forced to relocate someday because of climate-related risks or disasters, and almost two-thirds of Americans (63%) are willing to pay a premium for a home located in an area at low risk of natural disasters.

Read on to learn more about how people think climate change and natural disasters will impact the real estate market and where their fellow Americans may live in the future.



Climate Change and Homeownership Statistics

- Nearly two-thirds of Americans (65%) are concerned that natural disasters will become more frequent or intense in their area, and 61% are concerned that a natural disaster could potentially destroy their homes.

- Around 1 in 4 homeowners (22%) don't believe they'd be safe in their homes during a disaster, and only 7% believe their homes are completely prepared for a natural disaster.
- Almost 1 in 8 homeowners (11%) aren't confident they understand the climate risks in their area, and nearly 1 in 5 (19%) don't know the safest area of their home during a disaster.
- Tornadoes are the most concerning natural disaster risk to homeowners, with nearly 1 in 3 (31%) saying so, closely followed by wildfires at 26%.
 - Only 16% say hurricanes are most concerning.
 - When asked factors that would make them least likely to buy a home in a given area, the home being located in a flood zone topped the list at 40%.
- Over two-thirds of Americans (68%) believe homeownership is riskier now than it was 10 years ago due to climate change and natural disasters, while a similar number of homeowners (69%) say they took climate change into account when buying.
 - Almost half of non-homeowners (46%) say climate change has made them rethink the practicality or feasibility of buying a home someday.
- Just over 1 in 3 Americans (35%) say they would consider buying a home in an area at high risk for a natural disaster.
 - About half (48%) admit there's some amount of discount that could convince them to buy a home in a high-risk area.
 - However, more than 1 in 3 Americans (39%) say no price cut could convince them to buy in such an area.
- Almost half (46%) say people who buy homes in risky areas because they're cheaper deserve any long-term financial consequences they face due to climate damage.
- More than 1 in 3 non-homeowners (35%) say they've ruled out a place to live because of climate or disaster concerns.
 - About 40% of Americans would avoid buying a home in California due to natural disaster and climate change risk, while 36% say the same about

Florida, followed by Texas at 21%.

- Around half of Americans (48%) are concerned they may be forced to relocate someday due to climate-related risks or disasters.
 - Approximately 1 in 5 homeowners (20%) expect to experience the impacts of climate change over the next decade, while 32% foresee these impacts in 20 years or less.
 - Only 26% are confident their homes *aren't* at risk of climate change in the future.
- About a third think more people will migrate away from coastal or flood-prone areas (34%) or that there will be a shortage of homes in "climate-safe" areas (30%) in the next 10 years.
- Almost two-thirds of Americans (63%) are willing to pay some kind of premium for a home located in an area at low risk of natural disasters.
 - Three-quarters of Americans (74%) would pay more for a home that's protected against relevant climate risks to the area.
- More than 3 in 4 Americans (79%) say they'd skip buying a home in a high-risk area if insurance were far more expensive than in other parts of the state or area.
- Only 23% say they're in favor of the Trump administration's proposals to scale back or eliminate FEMA, while 76% believe most states aren't adequately funded to handle major natural disasters without FEMA's help.

Almost Two-Thirds of Americans Are Concerned About Natural Disasters Destroying Their Homes

Americans have heard the weather reports, seen the images of disaster damage, and read about the climate science. All in all, it seems that this has made an impact. Nearly two-thirds of Americans (65%) are concerned that natural disasters will become more frequent or intense in their area.

Among survey respondents, 50% know someone who has experienced home damage from a natural disaster. Another 30% have personally been impacted, while more than 1

in 6 homeowners (17%) have been forced to evacuate their homes at some point due to a natural disaster.

Although this latter number is relatively small, 40% of respondents also admit they don't know where they'd go if they had to evacuate due to a truly serious disaster.

These are critical numbers to keep in mind, as almost three-quarters of respondents (73%) believe most people won't understand the severity of climate change until a natural disaster directly impacts their home. Still, nearly two-thirds of Americans (61%) live with fears of the worst, saying they're concerned that a natural disaster could potentially destroy their homes.

Despite this awareness and fear, nearly half (44%) say they'd rather risk facing a natural disaster than not live in their preferred place, even if almost 1 in 8 homeowners (11%) aren't confident they personally understand the climate risks in their area.

Percentage of Americans who...

Data includes responses from 1,000 Americans.

Source: Clever Real Estate – Climate Change and Homeownership, June 2025

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Alarming, about 1 in 5 homeowners don't believe they'd be safe in their homes during a disaster (22%), aren't confident their home is structurally prepared for a major climate-related event (20%), or don't know the safest area of their home during an emergency (19%).

These risks are exacerbated for a small but significant 14% of owners who admit to turning off emergency weather alerts on their phones, potentially depriving them of lifesaving information.

Percentage of homeowners who...

Data includes responses from 686 American homeowners.

Source: Clever Real Estate – Climate Change and Homeownership, June 2025

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Overall, only 7% of homeowners believe their homes are completely prepared for a natural disaster. Although 63% say they're somewhat prepared, a concerning 1 in 3 (30%) say they're either mostly (25%) or completely (5%) unprepared.

How prepared do you feel your home is for a natural disaster?

Tornadoes, Wildfires Top List of Disaster Concerns

With a vast and geographically diverse country like the United States, every region seems to be threatened by one type of natural disaster or another. Americans are most concerned about the risk of home damage from tornadoes, with nearly 1 in 3 (31%) saying so. Wildfires are close behind at 26%.

Tornadoes and wildfires are likely the most concerning disaster risks because Americans think they would also be the hardest to recover from financially: 31% say wildfires, and 28% say a tornado.

In addition, these two disasters are roughly twice as likely as other disasters to be cited as the hardest to protect against through home renovations or upgrades. About 29% say this about tornadoes, while 28% say this about wildfires, with severe flooding the next most common at 14%.

Finally, the wildfire/tornado combo also tops the list of disasters Americans expect to cause the most long-term property damage: 30% say so for wildfires, and 21% for tornadoes.

Despite their high-profile nature, only 16% picked hurricanes as the most concerning disaster, even though it was selected second (23%) when respondents were asked which disasters they're most likely to encounter where they live. Only tornadoes (30%) were more common as a disaster where respondents lived.

Extreme cold is the least concerning disaster, with nearly half (46%) saying so. That's more than 3x higher than the next most-selected choice, earthquakes (15%). Cold is also the clear leader when it comes to climate issues Americans are most confident they can prepare for on short notice, with 36% saying so, compared to 20% for a hurricane.

Altogether, extreme cold tops the list of climate challenges respondents are most willing to risk if it means being able to afford their dream home. About 1 in 3 (35%) say so, with a three-way tie for second between tornadoes, hurricanes, and earthquakes at 16%. They're least willing to risk wildfires (22%) or tornadoes (20%).

Americans Trust Scientists – not TikTok – for Climate and Disaster Info

In a world where the information environment is increasingly muddled and often flat-out incorrect, there are some positive signs that Americans still put their faith mainly in respected experts.

When it comes to deciding whether their homes are at risk of disasters or climate change, scientific research organizations are the most trusted source of information among Americans, although only 39% selected them. FEMA is close behind at 38%, followed by local governments (32%) and news sources (30%).

Social media sites, such as TikTok, are least likely to be trusted, with almost two-thirds (63%) saying they don't. That's 15 percentage points higher than the next least-trusted source of climate information, artificial intelligence (48%).

Almost 1 in 3 (31%) also don't trust real estate agents to provide accurate information about future climate risks to their homes.

Although there's no denying Americans are aware of and concerned about climate change and natural disasters, they're still *less* concerned about them than more day-to-day issues with their home or community.

Roughly 53% say they're more concerned about the high cost of home repairs than climate change. More than half say the same about rising property taxes (55%), living in a neighborhood with an HOA (57%), or their house not having curb appeal (57%).

Natural disasters are never fun, but 44% of non-homeowners admit they're less stressed out by them because they're not responsible for repairing or paying for a damaged home. Notably, this matches the 44% of non-owners who have renters insurance.

Americans Overwhelmingly See Homeownership As Riskier Now Due to Climate Change

Even if it's often overshadowed by more immediate concerns, it's clear that climate change is an increasingly important factor when choosing where to put down roots.

Climate risk is a significant consideration for millions of Americans when shopping for a home, with 69% of homeowners saying they took the issue into account when making a decision.

This closely aligns with the 68% of Americans who believe homeownership is riskier now than it was 10 years ago solely due to climate change and extreme weather. About 60% are also concerned about decreasing home values as a result of natural disasters.

Nearly three-quarters of non-homeowners (72%) say they're concerned about the long-term affordability of homeownership due to climate-related costs, such as insurance, repairs, and upgrades.

It's serious enough that almost half of non-homeowners say climate change has made them rethink the practicality or feasibility of buying a home someday (46%), and 65% would consider renting instead of buying long-term due to climate risks.

Although Americans seem to be most concerned about tornadoes and wildfires, they have their eyes on a different disaster when it comes to homebuying: floods. When asked to pick three factors that would make them *least* likely to buy a home in a given area, the home being located in a flood zone topped the list at 40%. Notably, this survey was taken before the deadly, [catastrophic floods in Texas in early July](#) that killed dozens and left widespread damage behind.

The percentage of Americans seeking to avoid homes in flood zones outpaces the second-place option, wildfire risk (32%), by eight percentage points. Memories of the [devastating California wildfires in early 2025](#) or the [fires that destroyed an iconic, historic lodge at the Grand Canyon](#) may still be fresh.

Another third (32%) say a lack of insurance availability would be among the top three reasons they'd avoid buying a home in a particular area, followed by a high tornado risk or frequent tornado warnings (30%).

Conversely, relatively few are worried about buying homes in areas at risk of drought (12%), extreme winter weather (12%), extreme heat (12%), or poor air quality (14%).

Half Say They'd Buy Homes in High-Risk Areas – But Only With a Discount

Overall, Americans generally feel that homes in high-risk areas for disasters aren't an attractive proposition. Just over 1 in 3 (35%) say they'd consider buying one. However, 48% admit there's some amount of discount that could convince them to buy in these potentially perilous areas.

Notably, 78% of non-homeowners surveyed believe homes in disaster-prone areas should be priced lower due to risk. This number is just 65% among homeowners.

Still, the discount they're looking for is relatively steep. About 39% of Americans would need a \$20,000 price cut or more, while 1 in 5 (22%) want a discount of at least \$50,000.

The flip side can be seen as somewhat dire for those trying to sell homes in high-risk areas. More than 1 in 3 Americans (39%) say there's *no amount* of discount that could convince them to buy in such an area.

There's also an element of practicality at play, not just a desire to score a good deal. About 41% of Americans admit they'd buy a home in a high-risk area if it were the only home they could afford.

About 1 in 4 (24%) are particularly bold, saying they'd be open to buying a home in an area that has recently experienced a major natural disaster. Among non-homeowners, a similar 28% say they'd view a disaster in their area as an opportunity to buy a home affordably.

Many Americans don't regard people who make these sometimes controversial purchases very highly. Almost half (47%) believe home buyers who ignore climate risks are reckless and selfish, and a similar 46% say people buying homes in risky areas because they're cheaper deserve any long-term financial consequences they face due to climate damage.

Meanwhile, about 1 in 4 (24%) flatly admit they judge people who choose to live in areas prone to natural disasters — which, depending on the definition, could cover tens or even hundreds of millions of Americans.

1 in 3 Non-Homeowners Have Ruled Out Living in an Area Due to Climate or Disaster Concerns

Americans clearly recognize that climate change and disasters don't impact every part of the country equally, and they're making their housing decisions with this in mind. More than 1 in 3 non-homeowners (35%) say they've ruled out a place to live because of climate or disaster concerns.

Geographically, it's not surprising where Americans are most hesitant to buy, considering their fears and preferences. About 40% would avoid buying a home in California due to natural disaster or climate change risk, while 36% say the same about Florida. There's a substantial drop for the rest of the top five, with 21% saying Texas, 19% picking Louisiana, and 17% selecting Oklahoma.

Climate concerns are *lowest* for home buyers in New Hampshire (2%), followed by 3% for Rhode Island, Oregon, Massachusetts, Maine, Idaho, Delaware, Connecticut, and

Vermont – which has seen [three consecutive years of serious flooding on the same date](#).

Rank	State	Most At-Risk of Climate Change/Natural Disasters, According to Americans	Percent Who Would Avoid Buying a Home Here Due to Climate Change/Disaster Risk
1	Florida	55%	36%
2	California	54%	40%
3	Texas	34%	21%
4	Louisiana	31%	19%
5	Hawaii	23%	10%
6	Mississippi	21%	13%
7	South Carolina	21%	12%
8	Oklahoma	20%	17%
9	Kansas	20%	16%
10	North Carolina	19%	9%
11	Georgia	18%	8%
12	Alabama	16%	10%
13	Tennessee	14%	9%
14	Alaska	13%	11%
15	Kentucky	12%	7%
16	Missouri	12%	8%
17	New York	12%	7%
18	Arizona	11%	8%
19	Arkansas	10%	8%

20	New Jersey	10%	5%
21	Iowa	10%	7%
22	Nebraska	9%	6%
23	Virginia	9%	4%
24	West Virginia	8%	5%
25	Rhode Island	7%	3%
26	Indiana	7%	5%
27	Washington	7%	5%
28	Oregon	7%	3%
29	Illinois	6%	5%
30	New Mexico	6%	5%
31	Colorado	6%	5%
32	Maryland	6%	4%
33	Massachusetts	6%	3%
34	Delaware	6%	3%
35	Maine	6%	3%
36	Nevada	6%	5%
37	Connecticut	6%	3%
38	Ohio	6%	4%
39	Wyoming	6%	5%
40	South Dakota	6%	5%
41	Utah	5%	4%
42	North Dakota	5%	5%

43	Vermont	5%	3%
44	Pennsylvania	5%	4%
45	Michigan	5%	5%
46	New Hampshire	5%	2%
47	Wisconsin	5%	4%
48	Minnesota	5%	5%
49	Montana	5%	4%
50	Idaho	4%	3%
-	No state is at risk of climate change/I wouldn't avoid buying a home in any state due to disaster risks	10%	19%

It's worth noting that 1 in 5 Americans (19%) *wouldn't* avoid buying a home anywhere due to natural disaster risks, indicating that a small but substantial portion of the population remains relatively unconcerned about climate change or has the financial means to deal with any potential consequences.

Still, more than 1 in 3 (34%) say *every state* has some climate risk, almost 7x the number who don't believe any states face risks from climate change (5%).

Nearly Half of Americans Are Concerned About Having to Relocate Due to Climate Concerns

Moving can be a chaotic and unpleasant experience under the best of circumstances. Having to do so under duress due to climate concerns could be a true nightmare, and one that may, unfortunately, confront a growing number of Americans in the decades to come.

Around half (48%) are concerned that climate- or disaster-related risks could force them to relocate at some point. This fear is far higher among non-homeowners (61%)

than owners (42%) – which may reflect the more uncertain housing situation of many renters or a sense of denial among homeowners who have already established their lives.

Similarly, 46% of respondents are concerned their area will become unlivable due to ongoing extreme heat, cold, or other climate-related risks, but this concern is far more prevalent among non-homeowners (57%) than homeowners (40%).

Among the 43% of Americans who are concerned that *natural disasters* will make their area unlivable, there's a similar split: 53% for non-homeowners and 38% for owners.

Meanwhile, just 40% of homeowners say that their area becoming a high risk for natural disasters would be enough for them to move away, with non-owners split 50-50 on this issue.

1 in 5 Homeowners Expect Climate Change to Impact Their Home Within a Decade

In many ways, the varying levels of concern among Americans about climate change are reflected in their thoughts on how soon they expect to see any impact.

More than 1 in 4 homeowners (26%) are confident their homes aren't at *any* risk of climate change, while another 1 in 8 (12%) think the potential impacts are 50 years or more in the future. These relaxed individuals together represent over a third of owners.

However, 1 in 5 (20%) expect impacts over the next decade, and almost a third (32%) foresee this in 20 years or fewer.

Although 93% of homeowners believe their current home will still be livable in 10 years, this falls to 78% when they're asked to consider 50 years in the future. The latter number includes just 31% who say they're very confident of this.

Decreasing buyer demand for homes in high-risk areas compounded by more frequent repairs or upgrades because of climate change may be a serious one-two punch for homeowners. A troubling 1 in 5 owners (20%) already say they're not confident they could sell their homes if climate risks in their area worsen.

Broadly speaking, Americans are uncertain about how climate change may impact other areas of their lives. The most common expected impact is higher utility prices for electricity, water, and other services, although just 50% of respondents foresee this.

However, a substantial 41% anticipate power shortages in their lifetimes, while more than 1 in 3 expect climate change–related economic instability (38%) or food shortages (37%).

About 1 in 3 also foresee increased climate-related health problems (35%), increased housing shortages (32%), and more uninhabitable places (32%).

A quarter or more Americans expect even more troubling scenarios in their lifetimes, such as certain cities becoming unlivable (27%), mass extinctions of plants and animals (26%), and general social unrest (25%).

On the opposite end of the spectrum, more than 1 in 7 (14%) don't expect any climate-related impacts in their lifetimes, though it's not clear if that's due to skepticism about climate change, their age, or some combination of the two.

A significant number of Americans are also predicting relatively dire consequences for real estate within the next decade:

- Roughly 43% think mortgage lenders will tighten borrowing rules for homes in high-risk zones over the next decade.
- 39% expect home prices will rise in "climate-safe" areas in the next 10 years.
- 30% think home prices will drop in high-risk areas over the next 10 years.
- Around another third think more people will migrate away from coastal or flood-prone areas (34%) or that there will be a shortage of homes in "climate-safe" areas (30%).

Still, about 1 in 3 (34%) take a more optimistic view, expecting more homes to be built with climate-resilient features in the next decade, and 29% think governments will increase regulations on building in high-risk zones.

Like many issues these days, there are generational elements to climate change and real estate. Almost a third of Americans (30%) believe older generations caused the climate crisis and left younger home buyers to face the consequences. At the same time, more than 1 in 4 (27%) think it's irresponsible for parents to pass down homes in high-risk areas to their kids.

Nearly Two-Thirds of Americans Are Willing to Pay More for Homes in Low-Risk Areas

If the impact of climate change appears unavoidable for many, Americans are considering what they can do to minimize the risk for themselves and their families.

Almost two-thirds of Americans (63%) are willing to pay some kind of premium for a home located in an area at low risk of natural disasters, including 43% who would pay an extra \$20,000 or more and 1 in 5 (21%) who would pay \$50,000 or more.

Gen Z (83%) and millennials (79%) are the most willing to pay extra for a low-risk home, while just 56% of boomers fall into this category.

At the same time, 70% of Americans say they'd pay more for a home with features, such as flood barriers, storm shutters, or a backup generator, that protect it against climate risks. Nearly half (46%) would pay an extra \$20,000 or more for such a property, and 1 in 8 (12%) would fork over an additional \$75,000 or more for a home with built-in protections.

Climate and weather concerns go beyond an individual house's features. Among those who don't currently own homes, 58% say they would pay more for a house near essential facilities, such as hospitals and fire stations, if it meant their power would be restored more quickly during an outage.

However, Americans are more evenly split on whether they would be willing to pay higher property taxes if the funds were used for local climate protections, such as seawalls, fire buffers, or flood infrastructure. Just over half (53%) say yes.

Widespread Skepticism Surrounds Specific Climate Upgrades

Despite this broad approval, homeowners appear somewhat skeptical about specific upgrades that could provide more climate resilience and disaster protection.

Just 24% are willing to spend the \$20,000 or more that significant upgrades or climate mitigation projects would likely require. A 56% majority would only spend a maximum of \$5,000, a relatively modest sum in the context of modern home improvement costs.

A majority of homeowners say they'd only be open to one climate upgrade: 52% would consider backup power, such as a solar power system, battery, or generator.

Between a third and a quarter of homeowners would consider other varied alternatives, including:

- Wind-resistant roofing upgrades (31%)

- Storm shutters or reinforced windows (30%)
- Fire-resistant landscaping or roofing (29%)
- Improving insulation (27%)

About 1 in 5 (19%) say they wouldn't make *any* climate-related upgrades to their home.

It's an even smaller group of homeowners who have actually made any of these changes or upgrades with climate in mind. Backup power tops the list, although barely 1 in 4 (26%) have added this convenient and potentially lifesaving feature. Meanwhile, improved insulation (22%) and wind-resistant roofing (17%) also have relatively few adopters.

That doesn't mean they're slacking as homeowners, however. About 86% say they regularly maintain their home to reduce potential damage to the roof, gutters, trees, and other parts of their properties.

For some, disaster concerns persist even when there isn't any weather on the horizon. More than 1 in 8 homeowners (13%) have put off renovations due to fears of damage from a natural disaster. That's millions of Americans forgoing updates and living in homes that don't meet their needs, all because of constant, ongoing climate worries.

More Than Three-Quarters of Americans Would Avoid High-Risk Homes Due to Insurance Costs

For decades, many home buyers and owners were primarily focused on the principal and interest they'd be paying each month for their mortgage. However, home insurance is increasingly playing a significant role in the total out-of-pocket expenses for homeowners each month.

A substantial majority of Americans (83%) say they're concerned about rising home insurance costs. As might be expected, there's a significant gap between homeowners and non-owners, 87% to 74%, respectively.

There's likely some real-life shell shock, too. Over three-quarters of homeowners (76%) say they've seen their home insurance rates rise since 2020, along with almost two-thirds (65%) who have seen increases in the last year.

It's against this backdrop that more than 3 in 4 Americans (79%) say they'd skip buying a home in a high-risk area if insurance were far more expensive than in other parts of the

state or area — a sign that climate-risky properties could turn off more potential buyers from a dollars-and-cents standpoint than anything scientific or political.

Beyond affordability concerns, nearly two-thirds are worried about *availability*. **About 67% of Americans are concerned they wouldn't be able to get insurance for a home in a high-risk area.**

Beliefs like these have helped inform the views of almost half of non-homeowners (46%), who say that rising home insurance costs or limited coverage availability have made them hesitant about buying a home.

Americans are somewhat conflicted about insurance and high-risk areas. Although 69% say it's unfair that people in low-risk areas subsidize insurance for high-risk homeowners, **only 60% say people who live in areas with frequent natural disasters deserve to pay higher insurance rates.**

Meanwhile, about 1 in 7 Americans (14%) don't think people should be allowed to insure their homes when they knowingly buy in an area at high risk of natural disasters. In contrast, 58% of Americans don't think insurance companies have the right to pull out of high-risk areas, although it's not clear how they would compel companies to continue writing policies in unprofitable areas.

The issue apparently comes down to one of preparedness. A 57% majority believe homeowners who refuse to take reasonable precautions to protect their homes against relevant climate risks should face major home insurance rate increases.

Only Two-Thirds of Homeowners Think Insurance Would Cover Full Disaster Recovery Costs

When it comes to which disaster will affect homeowners insurance rates the most, three catastrophes are neck-and-neck: severe flooding (23%), tornadoes (23%), and wildfires (21%). Hurricanes aren't far behind at 19%.

Altogether, only two-thirds of homeowners (66%) are confident their home insurance would cover the full cost of a climate-related disaster, while 1 in 10 (10%) say their insurance has previously denied a claim or refused to repair damage caused by a natural disaster.

Feelings like these are likely a significant contributor to the fact that fewer than three-quarters (72%) believe they could afford to repair their home after a major natural disaster.

Perhaps most concerning, 1 in 4 homeowners (25%) have considered “self-insuring,” the process of setting aside money to cover future home repairs rather than paying corresponding (and often high) amounts for insurance coverage. Although this may make sense conceptually, the cost of paying for significant home repairs out of pocket can quickly outpace what insurance premiums would have cost, leaving homeowners on the hook for tens or hundreds of thousands of dollars on their own.

Americans are not optimistic about what's ahead for homeowners insurance, either. A majority (56%) foresee insurance premiums rising significantly in disaster-prone areas over the next 10 years. Over that same period, about half (49%) also expect more insurers to pull out of risky areas.

Meanwhile, 1 in 4 (25%) believe more homeowners will drop their insurance due to climate-related costs over the next decade, potentially creating a disaster on top of a disaster if substantial numbers of people simply can't rebuild.

Americans Are Skeptical of the Trump Administration's Disaster Moves, Future Government Support

One of President Trump's proposals to scale back the size and scope of the federal government is to significantly change or even eliminate the Federal Emergency Management Agency, better known as FEMA.

These plans are likely among the reasons why just a stunningly low 9% of Americans think governments will provide more financial support for homeowners at climate risk over the next 10 years.

However, worries about cuts to FEMA are more immediate. At present, over three-quarters of Americans (76%) believe most states aren't adequately funded to handle major natural disasters without FEMA's help.

Losing or significantly reducing FEMA wouldn't be an easy hole to fill, especially in the face of increasingly frequent and intense disasters. In fiscal year 2024, the agency [spent more than \\$35 billion](#) as it helped states recover from a variety of serious disasters, including Hurricane Helene and the California wildfires. Although Trump has walked back earlier plans to [eliminate FEMA](#) entirely, the future of the agency and its response capacity remains unclear, [even in the short term](#).

A plurality of Americans may agree with the move in principle, as 34% say homeowners who buy a home in a high-risk area should bear the full cost of damage caused by natural disasters.

That's five percentage points ahead of those who feel the cost should be shared between the federal government, state government, and the homeowner (29%), which most closely resembles the current arrangement.

Other payment options, such as federal and state governments sharing the cost (14%) or homeowners and state governments paying for damage (12%), are far less popular.

However, only 23% of Americans say they're in favor of eliminating FEMA. Meanwhile, 82% say they'd be concerned about their state's ability to provide timely disaster relief, such as housing, financial aid, and debris removal. Almost half (48%) would be very concerned.

Little Support for Any Climate-Inspired Home Protection Policies

A solid majority of 58% aren't confident that government policies could adequately protect homeowners from climate-related damage. Even the most popular policies are supported by barely a third of Americans:

- Enforcing stricter building codes and zoning regulations for climate resilience (36%)
- Offering tax credits for climate-proofing homes (36%)
- Creating national disaster insurance programs (35%)
- Providing grants or low-interest loans for natural disaster-proofing homes (35%)
- Encouraging development of affordable, climate-resilient housing (35%)
- Providing tax breaks for affordable, climate-resilient housing (34%)
- Increasing funding for emergency response and disaster recovery services (32%)

There's little support for the most controversial policies that might also have the most immediate impact, such as forcing out residents of high-risk areas via eminent domain (8%) or not allowing insurance companies to cover homes in high-risk areas (7%).

Respondents are relatively evenly divided about who should take the lead in protecting homes from climate-related risks. The most common view, held by a third (33%), is that

the insurance industry should offer financial incentives to homeowners for climate protection.

That's followed by a roughly three-way tie between those who feel homeowners are responsible for climate-proofing their own homes (23%), those who say the government should help homeowners adapt to climate risks (23%), and 20% who believe no one is responsible and that climate risks are simply part of life.

Millennials (38%) are 20 percentage points more likely than boomers (18%) to say the government should take the lead. It's one of the starkest divides among generations, reflecting strong differences in their views of the role of government versus individuals in the growing crisis.

At the end of the day, Americans seem most concerned with ensuring that home buyers have all the information they need to make a decision that fits their situation. **More than three-quarters of Americans (78%) would support regulations that require sellers to disclose climate risks when selling a home.**

Nearly 1 in 3 (30%) have little sympathy for those who knowingly buy homes in a high-risk area, saying these homeowners shouldn't be eligible for federal disaster aid. There's also a solid majority who favor reducing the risk as much as possible for future housing development, with 57% believing there should be laws prohibiting new home construction in high-risk areas.

Still, there's a dark side to the fatalism that many seem to feel about climate change and housing: **59% believe climate change will make housing inequality issues even worse, and only the wealthy will be able to live in safe areas.**

Methodology

Clever Offers surveyed 1,000 American adults on their views about the effect of climate change on homeownership and the real estate market. The survey was conducted from June 12 to 13, 2025.

About Clever Offers

[Clever Offers](#) is a platform that empowers sellers who need to sell quickly or for cash to compare their options and make informed decisions. Clever Offers' free service connects sellers with vetted cash buyers and top local realtors, allowing them to evaluate

traditional cash offers alongside options such as cash offers with a second payment upon resale, listing on the MLS for as little as seven days, and standard open-market listings.

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FAQs

How do Americans see climate change affecting homeownership?

+

What natural disasters are most concerning to Americans? +

Where are Americans most hesitant to buy a home for climate reasons? +

How do Americans feel about proposals to eliminate FEMA and transfer disaster response responsibility to states? +

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