

# What Is Your Climate Risk?



Every home and community may have exposure to climate risks. Knowing the weather events and natural disasters — also known as *climate hazards* — you are likely to face can help you take steps to reduce those risks and plan for the future.

You can understand the climate risks for your home by looking at three main factors:

- Where you live.
- Your community's resiliency measures.
- How and when your home was built or remodeled.

Use the following tools to learn more about climate risks where you live.



## Your Region

Find out which climate hazards are more likely in your region with the [National Risk Index Map](#) from the Federal Emergency Management Agency.

1. Go to the [National Risk Index Map](#).
2. Type your address in the search bar.
3. In the results sidebar on the right, scroll down to the "Hazard Type Risk Ratings."
4. Note which hazards are "Relatively High" or "Very High."

## Your Community

Local governments and public agencies may improve infrastructure to reduce climate risk in communities across the country.

Examples include building seawalls, implementing nature-based solutions, upgrading stormwater systems to protect against flooding, and adding green spaces to help keep temperatures down during extreme heat.

Check your local government's website to learn about how they are reducing the risk of climate hazards.

### Find a Community Resilience Hub

To comprehensively prepare for climate-related threats, local and state governments, the private sector, and federal partners have created community resilience hubs across the country. These public facilities connect residents to information and services to build resilient communities before, during and after emergency events.

Find a resilience hub near you with the Resilience Hub Finder from the Department of Homeland Security.

1. Go to the [Resilience Hub Finder](#).
2. In the locations filter on the left, select your state and then city.
3. In the results area, click "view" to visit the hub's website and learn more.

## Your Home

Your home may be at greater risk from climate hazards depending on when and how it was built.

Many homes are built to meet standards — known as [building codes](#) — to make sure they are safe to live in. Updated building codes require newer homes to be built to meet standards that may help strengthen them against climate hazards. In contrast, older homes or homes in places with no building codes were often not required to meet these standards, which may make them more susceptible than newer homes to the same extreme weather.

You can find out whether your home was built to updated building standards by looking for the build date in documents from when you purchased the home. These include the title search, deed history, title policy, purchase appraisal or home inspection report. Then look to see what building codes were in force at that time by contacting your local building department or county records office.

The best way to make sure your home is built to better withstand extreme weather in your area — or to make upgrades so that it does — is to consult a licensed contractor and ask them whether your home meets the most up-to-date safety and energy codes. When making improvements to your home, consider asking your contractor to meet certified resiliency standards, such as the [FORTIFIED standard](#).

[See tips for working with contractors on home renovations.](#)