Interreg Baltic Sea Region
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RESPONSIVE PUBLIC SERVICES
ClimaResponse

Open Public Consultation for the new European climate resilience framework

The European Climate Risk Assessment identified 36 key climate risks in Europe that interact to result in fundamental system-wide challenges. If climate change, along with other risk factors, is not properly addressed, it can compromise food and water security, energy and defence capabilities, supply chains, pricing, economic and financial stability, fiscal sustainability and public health more severely. In turn, this affects social cohesion and stability, with vulnerable groups particularly affected.

The assessment also found that European economy and society are not sufficiently prepared for current and future climate risks, with several risks already at critical levels. Without urgent action to cut emissions and build climate resilience, many risks could reach catastrophic levels by the end of this century. Hundreds of thousands of people could lose their lives to heatwaves, and economic losses from coastal floods alone could exceed EUR 1 trillion per year.

Responding to these challenges and in line with the Commission President's Political Guidelines, the Commission is preparing a new and impactful European integrated framework for climate resilience scheduled for adoption in Q4-2026.

Its key objective is to drive transformational change to make Europe significantly better prepared for and more resilient to climate impacts. The new framework will empower all stakeholders to gain control in the increasingly uncertain future, manage climate risks more effectively, seize emerging economic opportunities, and strengthen the EU's position as a global leader in producing and exporting climate resilience technologies, products, services and innovations.

The objectives of the framework include:

- protecting people's health, well-being and livelihoods;
- anticipating and significantly reducing exposure to high-impact risks and losses when conceiving policies, investments and other measures;
- ensuring robust and regular science-based risk assessments as basis for action;
- promoting a shared understanding of future climate conditions among decision-makers in Europe;
- supporting EU Member States, EU candidate countries and the EU neighbourhood – including the regional and local levels – while empowering their societies;
- promoting coordinated and effective action across all levels of government and the private sector;
- and reducing losses, destruction and costs from climate-related impacts by increasing (re)insurance cover.

An open call for evidence was held over the summer. Respondents broadly agreed with the Commission's analysis of the key problems: EU and national policy frameworks for climate resilience are inadequate, missing in many sectors, or poorly implemented. The feedback also showed that regional and local authorities, businesses, households and individuals are not sufficiently aware of climate risks, which significantly limits their preparedness.

As a result, respondents expressed strong support for robust action in this area. They most often called for: (i) integration of 'resilience-by-design' criteria into all public spending, procurement and key sectoral policies; (ii) harmonised risk-assessment standards with shared climate scenarios; (iii) nature-based solutions as default first line of defence; (iv) stable long-term funding for adaptation and resilience; and (v) a systematic integration of climate-related health considerations.

This open public consultation, building on the call for bold and urgent action, offers all interested parties the opportunity to provide feedback on the proposed aspects of the new EU framework for climate resilience, and to share any additional views and suggestions.

☑ I agree with the personal data protection provisions

General Questions

How well informed do you consider yourself about the potential impacts of climate change that could affect you now and in the future?

	Fully informed	Slightly informed	Neutral	Slightly uninformed	Totally uninformed
* Answer	◉	○	○	○	○

Optional: Please explain why?

Promoting climate resilience has been part of daily job/activities

How prepared do you consider yourself to face the potential impacts of climate change?

	Fully prepared	Slightly prepared	Neutral	Slightly unprepared	Totally unprepared
* Answer	○	◉	○	○	○

Optional: Please explain why?

Who do you consider to be primarily responsible for preparing for the physical impacts of climate change?

- ○ Individual citizens
- ○ Businesses and private actors
- ◉ Local and regional authorities
- ○ National governments
- ○ The European Union
- ○ All of the above
- ○ other

Which of the following would help you become better prepared for the impacts of climate change?

- ☑ Easier access to data and information relevant to my area/situation
- ☑ Expert support to prepare/protect my home/family/company etc. against possible risks, based on this data/information
- ☑ Easier access to funding or financing for my/our actions
- ☐ Greater local ownership of planning, implementing measures, and monitoring success
- ☑ Better planning and preparation by public authorit
- ☐ Other

Please name the three policy actions that would most help you improve your risk awareness and preparedness for climate change impacts:

1. Make “resilience/preparedness by design” mandatory in EU and national funding + procurement.
Require all major public investments (especially in municipalities) to use forward-looking climate scenarios, assess cascading impacts (energy–water–transport–health–digital), and demonstrate how exposure and vulnerabilities are reduced before funding is approved.

2. Create harmonised, cross-sector climate–DRR risk assessments with clear “risk owners”.
Establish a shared EU baseline for scenarios and minimum parameters, and require national/subnational assessments to identify who is accountable for managing each major risk (including critical infrastructure operators), with regular updates and stress-testing.

3. Scale up “whole-of-society” preparedness through trusted risk communication and joint training
Invest in practical, locally usable guidance, inclusive engagement (incl. vulnerable groups), and recurring cross-sector exercises that connect climate hazards with wider disruptions (for example supply chains, mass evacuation, infrastructure outages). For smaller, rural and coastal municipalities across the Baltic Sea Region — often with very limited administrative capacity and only one or two staff covering multiple functions — easier access to data must be complemented by clear, national-language guidance and ready-to-use templates that can be applied without reliance on external consultants. This would help build a sustained culture of preparedness rather than ad hoc crisis response. This contributes to building a culture of preparedness rather than ad-hoc crisis response.

Climate resilience by design

The principle of ‘climate resilience by design’ means a **proactive effort to consider and prevent plausible high-impact risks and losses from the very beginning when conceiving policies, investments and other measures.** The 2024 Commission Communication on managing climate risks put it simply: ‘planning decisions of today need to build on a sound anticipatory assessment of risks’ likely to occur in the future. Climate resilience by design differs from measures taken to remedy the damage caused by climate impacts after they have already occurred.

The Commission intends to ensure that the future climatic conditions are duly integrated into all relevant EU policies and frameworks governing sectors and stakeholders vulnerable to climate change. It also seeks to encourage Member States and all public-sector authorities and private-sector stakeholders to embed this principle in their decisions, ensuring coordinated action across society.

Which sectors are most important for integrating the principle of “climate resilience by design”?

It is most critical in sectors that both shape long-term exposure to climate risks and determine society's capacity to respond to crises.

1. Local and regional public administration
2. Civil protection and emergency management
3. Critical infrastructure and utilities
4. Urban and spatial planning (including Construction Industry)
5. Public health and social services
6. Evacuation plans and public information spots in case of ITC fall out.

Climate resilience by design must start where climate risks hit hardest and where decisions lock in the future: at the local level, across water, infrastructure, governance and people-centred services.

Which policy areas or EU legislative frameworks should prioritise embedding this principle, and how should this be done?

From the ClimaResponse perspective, climate resilience by design must be embedded first and foremost in EU frameworks that shape how flood- and coastal-exposed municipalities plan land use, water systems, infrastructure and emergency preparedness.
The project pilots in Gävle, Kristiansand, Ustka, Saulkrasti, Skuodas and Lääne-Harju show that flooding, land- and clay slides, storm surges, extreme rainfall, cloudbursts, and sea-level rise are not isolated water problems, but systemic risks affecting housing, power, transport, health and social services. Yet EU frameworks still treat these sectors separately.
Priority policy areas include:

- EU Cohesion Policy and territorial development funding, which shape most local flood protection, drainage, transport and urban development investments.
- EU water, flood and coastal governance frameworks, which should be aligned with spatial planning and civil protection.
- EU adaptation and disaster-risk governance, which should be operationally linked at local level.

To embed climate resilience by design, these frameworks should:

- Require both future climate scenarios as well as historical baselines for all flood-, water- and coastal-related investments and plans.
- Require projects and plans to demonstrate how they reduce exposure, vulnerability and cascading failures (e.g. power, transport, health).
- Enable integrated, cross-sector solutions, such as combining flood retention, nature-based solutions, land-use restrictions, drainage upgrades, emergency planning and citizen warning systems.
- Support digital risk-management tools that connect hazard data, early warning, municipal planning and citizen engagement.

This reflects the ClimaResponse model, which integrates climate adaptation and disaster risk reduction into a single, forward-looking system for local authorities.

Are there any existing policies or legislation (at EU, Member State, regional, local level) that prevent you from taking effective action to be better prepared for the impacts of climate change? If so, which ones and please explain how they impair your efforts.

Based on ClimaResponse's work in six coastal-exposed municipalities across the Baltic Sea Region, the main barriers are not the absence of rules, but misalignment between existing ones.
Key limitations include:

1. Fragmented sectoral governance
Flood risk, spatial planning, water management, emergency services and critical infrastructure are governed under separate sectoral mandates and institutional silos.. In some MS, crisis management legislation and structures are highly formalised and hierarchical, which can further limit cross-departmental and cross-institutional cooperation. In many contexts, the challenge is not a lack of legislation but misalignment between existing frameworks, which operate in parallel without sufficient operational integration at local level.
This fragmentation makes it difficult for municipalities to design and implement integrated flood- and coastal-risk solutions, even though climate impacts affect multiple sectors simultaneously.

2. Short-term and siloed funding rules
Many EU and national programmes favour short project cycles and stand-alone interventions. In addition, public procurement practices in some contexts tend to prioritise lowest-cost bids over long-term value, quality, resilience performance and lifecycle costs.
This limits municipalities' ability to invest in preventive, durable and integrated solutions such as retention areas, green infrastructure, coastal buffers, resilient infrastructure design and community preparedness, and can reduce the effectiveness and sustainability of implemented measures.

3. Planning based on past climate conditions
Some planning and permitting systems still rely primarily or exclusively on historic flood, rainfall and hazard data, and do not systematically account for evolving and compound climate risks. This creates lock-in to outdated risk assumptions, increases exposure to future sea-level rise and extreme rainfall, and leaves certain climate risks insufficiently addressed in crisis preparedness and response legislation, increasing future losses and adaptation costs.
ClimaResponse aims to address these gaps, in part, by providing integrated, forward-looking and digitally supported planning tools that allow municipalities to design flood and coastal resilience before disasters happen, rather than after.

4. Reallocation of resources due to shifting security priorities
Increasing defence and security spending in several Member States is reducing resources for preventive climate adaptation and disaster risk reduction at local level. This limits municipalities' ability to invest in long-term flood and coastal resilience.

Legislative framework for climate resilience

The European Climate Law requires the EU and Member States to ensure continuous progress on climate adaptation. Yet, Member States have very different policy frameworks for the assessments, strategies, plans and instruments, which limits the development of a shared understanding of the challenges and coordinated climate resilience actions across the EU. Policies are often not specific enough to address major climate risks, and the roles and responsibilities of individual sectors in adaptation planning and implementation vary widely.

Overall, **progress in strengthening climate resilience in the EU is slow and uneven and is not keeping pace with accelerating climate change. EU and national resilience policies and measures**

are currently not fit for purpose.

Therefore, the Commission intends to prepare a legislative proposal to ensure a more comprehensive, robust and ambitious approach, while fully respecting the principle of subsidiarity, proportionality, avoiding unnecessary administrative burdens and ensuring coherence with sectoral policies. This section invites your views on the scope and key elements of the planned proposal.

The Commission considers that including the below aspects and requirements in its legislative proposal is essential to better prepare our economies and societies for climate change, and to prevent major losses and damage. What is your view on each of them?

Common baseline climate trajectories/scenarios, and acceptable risk levels:

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Determination of the levels of global warming or a similar common baseline* for adaptation decisions that EU and national public policy and investments should consider, for example through common EU climate reference trajectories/scenario(s) ** An example is the decision by France to establish a Reference Trajectory for Adaptation to Climate Change (TRACC), setting +1.5 °C by 2030, +2 °C by 2050, and +3 °C by 2100 as reference for national and regional adaptation strategies. Respondents to the Call for Evidence supported the development of minimum precautionary levels for climate resilience / common reference scenarios / reference warming trajectories.*	◉	○	○	○	○
Duty to consider a common baseline (e.g. reference trajectories/scenarios) of global warming, as described in the preceding bullet point, in climate risk assessments.	◉	○	○	○	○
Duty to apply a precautionary approach by integrating a common baseline into planning decisions by the EU and Member States	◉	○	○	○	○

Common approach for deciding what level of residual risks society / public authorities choose not to eliminate: a way to determine what are we willing to live with and why	○	◉	○	○	○

Comments:

A common baseline approach to defining acceptable residual risk levels may be difficult to apply uniformly across highly diverse geographical and climatic regions, given the significant variation in local conditions, vulnerabilities, and risk profiles.

Climate risk assessments:

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Development of climate risk assessments that would also cover the most affected policy sectors, at European level	◉	○	○	○	○
Development of climate risk assessments that would also cover the most affected policy sectors, at national level	◉	○	○	○	○
Common parameters for the scope and content of both EU and national climate risk assessments (e.g. climate scenarios, regularity, sector coverage)	○	◉	○	○	○

Comments:

The scope should be dependent on the relevance of the sector to the area/country.

Adaptation planning and determination of risk owners:

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Definition of climate resilience and adaptation targets (possibly including sectoral / thematic targets) for EU institutions and Member States	◉	○	○	○	○
Robust obligation on the EU/Commission to prepare and implement an EU adaptation strategy and plan	◉	○	○	○	○

Climate resilience and adaptation plans should also cover the most affected policy sectors at EU level	◉	○	○	○	○
Robust obligation on Member States to develop national adaptation strategies and plans	◉	○	○	○	○

Adaptation planning and determination of risk owners (cont.):

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Climate resilience and adaptation plans should also cover the most affected policy sectors at national level	◉	○	○	○	○
Identification of risk owners responsible for and mandated to address the identified vulnerabilities	◉	○	○	○	○

Comments:

There should be a common shared definition, but not necessarily common targets.

Complementing action at EU level by Member State action, in compliance with the subsidiarity principle

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Member States adopting national legal frameworks on climate resilience and adaptation (covering issues such as administrative set-up and coordination mechanisms, regular climate risk and vulnerability assessments, adaptation planning, early-warning mechanisms, governance at regional and local levels, alignment with subnational strategies and plans, inclusion of stakeholders and vulnerable groups, monitoring and evaluation framework)	◉	○	○	○	○
Member States carrying out evaluations at appropriate levels to identify regions and groups of people that are particularly vulnerable to climate change, and developing plans for targeted adaptation measures to help these regions and groups	◉	○	○	○	○

Member States involving all relevant stakeholders, including particularly vulnerable groups, in adaptation policy planning	◉	○	○	○	○

Comments:

Utilising existing macroregional networks for common cross border work on scenarios. The work is not obligatory; therefore, MS retain flexibility. As they share common climate risk vulnerabilities.
Social vulnerability assessments and engagement of vulnerable groups can help ensure the long-term success of adaptation planning and help avoid maladaptation and negative spillover effects and externalities. Together with exposure and hazard mapping, it can help determine hotspots of risk where interventions can make a high impact and thus be cost-effective.
National legal frameworks are necessary, but they must be accompanied by adequate funding and capacity support for regional and local authorities. In several Member States, the main barrier is not the absence of legislation, but fragmentation between spatial planning, water management, civil protection and procurement rules. Legislative reform should therefore prioritise cross-sector integration and practical implementation support at municipal level.

Monitoring, reporting, evaluation and learning

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Development of a limited number of performance indicators for both the EU and Member States, for measuring the effectiveness of climate adaptation and resilience measures	◉	○	○	○	○
In line with the simplification agenda, improvement and streamlining of monitoring, reporting, evaluation and learning practices at EU and national levels, through more targeted reporting on climate impacts	◉	○	○	○	○
Incorporation of corresponding resilience progress indicators into existing sector legislation to avoid duplication and new reporting requirements	◉	○	○	○	○

Comments:

Fully agree. Performance indicators are essential, but past efforts have shown they are difficult to design and implement effectively and must be realistic, limited in number, and supported by clear guidance.

Please specify other impactful measures with transformational impact that the Commission should include in its legislative proposal on climate resilience:

Decision-support tools for climate resilience

Access to clear, reliable and practical information about how climate change affects us and what we can do about it, is essential to better manage the risks and develop effective solutions. Open-access web-based tools can help meet this need by **reaching large audiences with tailored, visually engaging and interactive information.** However, most existing tools are designed for experts focusing on scientific rather than practical needs. Furthermore, tools targeting different geographies, climate hazards or sectors often use different methods and reference points to quantify future changes, making comparison difficult. Cross-border information is often missing. The Commission would like to get feedback on how it can best use Europe's wealth of climate data and digital capabilities to **improve access to clear, reliable, practical and coherent information on climate risk and adaptation solutions across regions and sectors.**

Where do you look for information about how climate change could affect you or your activities?

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Sectoral organisations resources, including advisory and support networks	○	○	◉	○	○
Regional and/or local authorities' resources	◉	○	○	○	○
National government resources, including national meteorological services	◉	○	○	○	○
European climate adaptation platforms and/or climate services	◉	○	○	○	○
European scientific programmes and networks	◉	○	○	○	○

Where do you look for information about how climate change could affect you or your activities? (cont.)

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Reach out to a consultancy to find and analyse this information for me	○	○	◉	○	○

In the media, social media and online	○	○	◉	○	○
Using artificial intelligence	○	○	◉	○	○
I have never looked for such information	○	○	○	○	◉

What information would help you determine if and how to take action to better prepare for the effects of climate change?

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Recent economic losses or damage caused by climate events in my area or in activities related to my job	◉	○	○	○	○
Current severity of extreme or unseasonal weather in the area where I live or work (e.g. expected number of days with temperatures exceeding 35 °C)	◉	○	○	○	○
Estimates of future severity of extreme or unseasonal weather in the area where I live or work	◉	○	○	○	○
Current impacts of extreme or unseasonal weather on my community and me in terms of health (e.g. excess mortality due to dangerous heat waves), and economic activities (e.g. crop production losses from heat, damage to energy infrastructure due to floods, etc).	◉	○	○	○	○

What information would help you determine if and how to take action to better prepare for the effects of climate change? (cont.)

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Estimates of future impacts of extreme or unseasonal weather on my community and me in terms of health and well-being, and economic activities	◉	○	○	○	○
Information on insurability of exposed assets	◉	○	○	○	○
Benefits of specific adaptation solutions in reducing impacts on health and wellbeing and specific economic activities.	◉	○	○	○	○

If other information, please specify:

Question 1: Missing categories: private companies as well as scientific groups. Insurance companies have an extremely good overview.

The Commission considers developing a user-friendly web-based tool for non-experts that provides authoritative and harmonised quantitative information on climate change across Europe. This tool could translate the common climate scenarios into national, regional and local climate and weather conditions, which can be expected under these scenarios, and help to find possible solutions for addressing the identified risks. The Commission considers this tool essential for informing EU policies, addressing cross-border risks, and supporting people and businesses lacking alternatives. Would you benefit from such a tool?

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Answer	◉	○	○	○	○

What features would help you use that tool?

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Simple language that does not require specialist knowledge	◉	○	○	○	○
Tutorials and onboarding information	◉	○	○	○	○
Visual presentation of information, e.g. on a map	◉	○	○	○	○
Ability to download data or summary reports	◉	○	○	○	○
Clear link between climate risks and adaptation solutions	◉	○	○	○	○

What features would help you use that tool (cont.)?

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Navigation support through an AI-powered chat	◉	○	○	○	○
Links to other trusted sources for more specialised information	◉	○	○	○	○

Access to a help desk	◉	○	○	○	○

What other features would you find helpful?

Usability and accessibility of tools at local level are critical. Many existing tools are not sufficiently tailored to municipal decision-making or day-to-day planning needs. Greater effort is needed to actively disseminate and promote available tools to local authorities, including through national and regional networks. In addition, local-level weather monitoring and climate scenarios downscaled to regional and municipal scales are essential to support credible local risk assessments, planning discussions, and decisions on where and how adaptation measures should be implemented.
Digital tools should help bridge fragmentation between spatial planning, water management, civil protection and procurement processes, enabling municipalities to work across mandates rather than in silos.

Protecting people and supporting regional and local action

Climate change has a detrimental impact on human health, lives and livelihoods, disproportionately affecting the most vulnerable. The new framework should drive EU and Member States measures that help individuals and local communities to be better equipped to face climate risks. Because climate risks vary across Europe, action under the framework should be **place-based and co-designed with local and regional authorities** and communities. Launched in 2021 as a pilot initiative to support pioneer regional and local authorities, the EU Mission on climate adaptation is providing direct support and empowering European regions and local authorities to develop and implement place-based measures towards climate resilience. The new framework provides an opportunity to scale up this support to all regions and communities across Europe.

What policy measures should the EU and Member States take to ensure that the most vulnerable groups and geographical areas receive adequate support and are protected from the disproportionate impacts of climate change?

EU:

Dedicated funding programmes for prevention, preparedness focused on vulnerable groups/areas at the EU level are needed in order to support implementation also at the MS level and increased cohesion across the EU. Nature-based solutions should be supported as a corner stone of adaptation in order to contribute to societal and environmental co-benefits such as decreased eutrophication and increased biodiversity.

The EU should consider placing greater emphasis on making climate adaptation funding easier for smaller and rural municipalities to access and manage. It may also be useful to encourage locally led, practical adaptation actions and support capacity-building at the local level.

Member States:

Member States should establish dedicated funding programmes for risk prevention and preparedness, with a clear focus on vulnerable groups and high-risk areas, to ensure social cohesion. These programmes should include capacity-building measures to strengthen local capabilities and reduce long-term risks, and follow a multi-sector approach, aligning climate adaptation with social and innovation policies.

Member States should also support municipalities through clearer guidance, practical assistance and stable co-financing, promote cooperation with local communities, and ensure that the needs of vulnerable groups are systematically reflected in national and local planning.

What measures should the EU and Member States take to protect people's health against the impacts of climate change?

EU:

Better alignment between health and climate policies at the EU level in order to support alignment at the MS level.
The EU could help safeguard people's health by strengthening early warning systems, supporting climate resilient hospitals and care facilities, and funding preparedness for heatwaves, floods, poor air quality, and climate linked disease risks across all regions.

Member States:

Measures include the national level assessment of the economic impact to health of projected climate risks in order to encourage subnational measures related to prevention and adaptation.

Member States could protect communities by implementing clear heat health plans, strengthening local health services for extreme weather, improving surveillance of climate related diseases, and ensuring that vulnerable groups receive timely information and support.

On subnational level, Member States should identify the types of climate changes that are most likely to affect the relevant state or region. Once these have been identified, it would be necessary to assess the potential health hazards and risks associated with each type of climate change. Next step would include identifying which sectors and cooperation partners will be affected and responsible for managing these impacts. After this has been clarified, preventive measures would have to be implemented, and plans established to manage the situation.

What measures should the EU and Member States take to provide greater support to regional and local stakeholders?

EU:

The EU and Member States should provide clear guidance on the role of climate risks within preparedness and civil protection frameworks, ensuring that climate threats are treated as core security risks, not secondary concerns. In some contexts, recent legislation on civil protection has strengthened preparedness overall, but climate risks remain only marginally addressed.

Greater support should include easier access to funding, expanded technical assistance and stronger knowledge-sharing mechanisms, particularly for local authorities. The EU should also reduce subsidies for investments that are not climate-proofed and provide clear guidance on compensation and nature-based solutions to support effective and forward-looking climate resilience measures.

Member States:

Greater clarity at Member State level is needed on accountability and responsibilities for climate adaptation, ensuring that climate risks are fully integrated into civil protection and preparedness frameworks. Climate threats should be treated as core security risks, not secondary considerations.

Member States should increase funding for local and regional adaptation while phasing out economic subsidies for investments that are not climate-proofed. They should also provide stable co-financing, practical guidance and technical support, ensuring that all municipalities — including smaller and rural authorities — can participate effectively in adaptation planning and implementation.

What targeted initiatives should the EU and Member States implement to specifically support the EU's outermost regions in adapting to climate change, considering their particular exposure to extreme weather events and their unique geographical and socio-economic contexts?

EU:

The EU could offer more dedicated funding, improve early warning and preparedness systems, and provide technical support that reflects the outermost regions' specific climate risks and geographic challenges.

Member States:

Member States could strengthen local emergency services, invest in climate resilient infrastructure, and ensure regional authorities have the skills and resources needed to manage extreme weather impacts effectively.

Whereas access to funding is important but also raising awareness and fostering local engagement are equally critical for long term resilience. Increasing awareness ensures that both residents and local authorities understand the stakes and the benefits of acting early. Therefore, there could be some targeted awareness campaigns focused on why climate adaptation matters locally (e.g., risks to housing, health, water supply, agriculture, and tourism). Member States could achieve this through:

- Local leadership training to help decision makers prioritize climate risks, understand adaptation pathways, and communicate urgency effectively could also be a solution.
- Study visits and exchange programmes for local officials, community leaders, and practitioners to territories that have successfully implemented climate adaptation solutions.
- Encouraging local authorities to work closely with local actors, like NGOs, community groups, schools, and businesses, on climate resilience initiatives. Building these networks helps ensure that adaptation measures meet community needs and fosters a sense of long-term ownership, making climate resilience a regular part of community life, thus increasing the chances that adaptation efforts will continue and grow over time.

What are the most pressing barriers that should be removed to enable action at regional and local level?

- [x] Lack of sufficiently specific data and information about current and future risks to design science-based policies
- [x] Limited access to specialised support (specialist language, too technical, etc.) to help develop impactful measures, provided at national or EU level
- [x] Insufficient funding or financing for regional and local measures, including access to dedicated national and EU funds
- [x] Insufficient institutional capacity to absorb funding and develop a project pipeline.
- [x] Limited engagement of local communities in designing and implementing measures
- [ ] Existing legislation that complicates efforts to deal with climate impacts
- [ ] Lack of consistent monitoring and reporting schemes that would provide incentives to act
- [ ] Other

How could the EU Mission pilot be leveraged or replicated to support action by all European regional and local stakeholders?

- [x] Encourage Member States to develop Mission-type national initiatives with dedicated financial resources for their implementation

- [x] Define the roles and responsibilities of National Missions within the Framework
- [x] Mandate Member States to set up national platforms or coordination tables where local and regional stakeholders have a legally recognised role and responsibility
- [x] Encourage Member States to dedicate financial resources to support regional and local action
- [x] Connect EU funding opportunities with the relevant stakeholders to scale up the regional and local climate adaptation solutions developed within the Mission.
- [ ] Other

Competitiveness – harnessing innovation opportunities

Climate resilience and preparedness go beyond minimising and managing risks. They open **a new world of commercial opportunities and potential to innovate and create new project pipelines and markets.** There is a rapidly growing demand for resilience products and services, such as water technologies, regenerative agriculture solutions, heat and drought resistant crops, climate risk insurance, climate services and the use of space data, risk modelling tools, developing smart systems to predict and prevent supply chain disruptions, climate resilient construction materials and designs, technologies for resilient energy and transport infrastructures, or health system adaptation solutions and innovation. Deploying such technologies c**an enhance the competitiveness of EU companies and key economic sectors** by improving adaptive capacity and opening new export markets. The new Framework aims to support EU companies, SMEs and start-ups in **seizing these opportunities, helping position Europe as a global leader in climate resilience innovation.**

In your sector/industry/area, what are the climate resilience technologies /innovations that you need to develop or scale up to make your sector /industry more competitive?

The most important climate resilience innovations to develop or scale up include better local climate risk data tools, improved early warning and monitoring systems, and resilient infrastructure solutions that help the municipality manage heat, floods, and service disruptions more effectively.

More specifically this could mean systems that can measure changes in water levels, quick clay areas, temperature, and similar factors in order to attempt to predict risks.

What measures could improve the competitiveness and innovation of climate resilience products/services in your sector/industry the most?

	Very relevant	Relevant	Neutral	Not very relevant	Not relevant at all
Increased public funding and investment	○	◉	○	○	○
Increased private funding and venture capital	○	◉	○	○	○
Improved access to specialised expertise/workforce	◉	○	○	○	○
Improved market certainty and regulatory support	○	◉	○	○	○

What measures could improve the competitiveness and innovation of climate resilience products/services in your sector/industry the most (Cont.)?

	Very relevant	Relevant	Neutral	Not very relevant	Not relevant at all
Access to technologies/ modernisation of equipment	◉	○	○	○	○
Increased consumer awareness and demand	○	○	◉	○	○
Innovative climate risk management and insurance tools (e.g. parametric coverage)	◉	○	○	○	○

If other, please specify:

Funding should furthermore be targeted at local innovations.

Reduction and innovation in this field must clearly be of interest to insurance companies in order to reduce payouts related to natural disasters. This is also very much of interest to the Member States, as they often have a national natural disaster fund that provides compensation to residents affected by natural disasters.

Finance and insurance

Climate change is already imposing significant measurable costs on consumers, businesses and economies. Extreme weather events and chronic risks such as sea level rise or soil subsidence - damage assets, disrupt supply chains, and reduce productivity, turning them into a mainstream financial concern. Therefore, it is **crucial to factor in climate resilience in investment and financial decisions**, to reduce climate-related economic losses and minimise disruptions to the business continuity and maintain revenues. To fully address the risks, the building of climate resilience would need to be complemented by insurance. Currently, only 25% of the losses are insured and the insurance premiums continue to rise. The scale and systemic nature of climate-related economic impacts make it impossible for governments to bear their cost and will require

engagement, including financial contributions, from all levels of governance, economic sectors and the public. The new Framework will put forward policy measures t**o scale up resilience finance** needed to fund the expanding project pipeline. It will also include measures aiming to improve **access to affordable insurance and reduce the widening insurance-protection gap.**

Public sector role in funding climate resilience

	Yes	No
Is it necessary to integrate climate resilience considerations in fiscal planning and financial decisions at all levels of the public sector as well as in the private sector?	◉	○
Would incorporating climate resilience considerations in investments, including public spending and procurement limit economic losses from climate events?	◉	○

Private-sector investments and climate resilience

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
National adaptation plans should be designed to serve as resilience and adaptation investment plans, unlocking the full potential of private-sector funding.	◉	○	○	○	○
The private sector needs more guidance on how to incorporate climate resilience into investment and business decisions.	○	◉	○	○	○
Effective public-private risk sharing mechanisms for climate adaptation investments (such as public-private partnerships, blended finance, disaster bonds, etc.) would increase resources invested in climate resilience and adaptation.	◉	○	○	○	○

What are the key obstacles for scaling up investments strengthening climate resilience and adaptation?

The scale of adaptation investments are often too small for "investments" and it is often challenging to determine the return of investment, especially as many of the benefits are distributed across society, rather than specifically to the organisation that is investing.

What policy measures would help overcome these obstacles and boost climate resilience finance?

Does the existing EU accounting framework duly reflect the climate physical risks in the valuation of assets? If not, what policy measures do you propose?

Do the other existing policy / regulatory frameworks duly account for the climate physical risks? If not, what policy measures do you propose?

Climate risk insurance

	Fully agree	Slightly agree	Neutral	Slightly disagree	Fully disagree
Location-specific comprehensive information on climate hazards could improve insurance uptake.	◉	○	○	○	○
Climate risks insurance products need to be clearer on the hazards they cover	◉	○	○	○	○