

# Open Public Consultation for the new European climate resilience framework

Fields marked with \* are mandatory.

## Disclaimer

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This document is not an official European Commission document nor reflects an official European Commission position. Nothing in this document commits the European Commission nor does it preclude any policy outcomes.

## Introduction

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### **Consent and how to complete this survey**

The European Commission will protect any personal data you provide during this consultation.

You can save your replies as a draft and return later to complete the survey.

Some questions are mandatory, especially at the start, while others in thematic sections are optional – answer only those relevant to you.

Please keep free text comments concise.

At the end of the questionnaire, you may upload a document with further comments and views.

For reasons of transparency, organisations and businesses taking part in public consultations of the European Commission are asked to register in the EU's Transparency Register. If already registered, you can skip this step.

Thank you for your contribution!

### **Introduction**

In recent years, Europe has been facing growing damages and costs from climate-related weather extremes. How we act on climate change will shape Europe's future competitiveness, security and prosperity. How we adapt and build climate resilience and preparedness now will determine our quality of life for years to come.

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.

## About you

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### \* Language of my contribution

- Bulgarian
- Croatian
- Czech
- Danish
- Dutch
- English
- Estonian
- Finnish
- French
- German
- Greek
- Hungarian
- Irish
- Italian
- Latvian
- Lithuanian
- Maltese
- Polish
- Portuguese
- Romanian
- Slovak
- Slovenian

- Spanish
- Swedish

\* I am giving my contribution as

- Academic/research institution
- Business association
- Company/business
- Consumer organisation
- EU citizen
- Environmental organisation
- Non-EU citizen
- Non-governmental organisation (NGO)
- Public authority
- Trade union
- Other

\* First name

Vania

\* Surname

Putatti

\* Email (this won't be published)

v.putatti@eurohealthnet.eu

\* Organisation name

*255 character(s) maximum*

EuroHealthNet

\* Organisation size

- Micro (1 to 9 employees)
- Small (10 to 49 employees)

- Medium (50 to 249 employees)
- Large (250 or more)

## Transparency register number

Check if your organisation is on the transparency register. It's a voluntary database for organisations seeking to influence EU decision-making.

48562122691-12

## \*Country of origin

Please add your country of origin, or that of your organisation.

*This list does not represent the official position of the European institutions with regard to the legal status or policy of the entities mentioned. It is a harmonisation of often divergent lists and practices.*

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|---|--|--|--|
| <input type="radio"/> Afghanistan         | <input type="radio"/> Djibouti           | <input type="radio"/> Libya            | <input type="radio"/> Saint Martin                     |
| <input type="radio"/> Åland Islands       | <input type="radio"/> Dominica           | <input type="radio"/> Liechtenstein    | <input type="radio"/> Saint Pierre and Miquelon        |
| <input type="radio"/> Albania             | <input type="radio"/> Dominican Republic | <input type="radio"/> Lithuania        | <input type="radio"/> Saint Vincent and the Grenadines |
| <input type="radio"/> Algeria             | <input type="radio"/> Ecuador            | <input type="radio"/> Luxembourg       | <input type="radio"/> Samoa                            |
| <input type="radio"/> American Samoa      | <input type="radio"/> Egypt              | <input type="radio"/> Macau            | <input type="radio"/> San Marino                       |
| <input type="radio"/> Andorra             | <input type="radio"/> El Salvador        | <input type="radio"/> Madagascar       | <input type="radio"/> São Tomé and Príncipe            |
| <input type="radio"/> Angola              | <input type="radio"/> Equatorial Guinea  | <input type="radio"/> Malawi           | <input type="radio"/> Saudi Arabia                     |
| <input type="radio"/> Anguilla            | <input type="radio"/> Eritrea            | <input type="radio"/> Malaysia         | <input type="radio"/> Senegal                          |
| <input type="radio"/> Antarctica          | <input type="radio"/> Estonia            | <input type="radio"/> Maldives         | <input type="radio"/> Serbia                           |
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| <input type="radio"/> Argentina           | <input type="radio"/> Ethiopia           | <input type="radio"/> Malta            | <input type="radio"/> Sierra Leone                     |
| <input type="radio"/> Armenia             | <input type="radio"/> Falkland Islands   | <input type="radio"/> Marshall Islands | <input type="radio"/> Singapore                        |
| <input type="radio"/> Aruba               | <input type="radio"/> Faroe Islands      | <input type="radio"/> Martinique       | <input type="radio"/> Sint Maarten                     |
| <input type="radio"/> Australia           | <input type="radio"/> Fiji               | <input type="radio"/> Mauritania       | <input type="radio"/> Slovakia                         |
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- Bahamas
- Bahrain
- Bangladesh
- Barbados
- Belarus
- Belgium
- Belize
- Benin
- Bermuda
- Bhutan
- Bolivia
- Bonaire Saint Eustatius and Saba
- Bosnia and Herzegovina
- Botswana
- Bouvet Island
- Brazil
- British Indian Ocean Territory
- British Virgin Islands
- Brunei
- Bulgaria
- Burkina Faso
- Burundi
- French Guiana
- French Polynesia
- French Southern and Antarctic Lands
- Gabon
- Georgia
- Germany
- Ghana
- Gibraltar
- Greece
- Greenland
- Grenada
- Guadeloupe
- Guam
- Guatemala
- Guernsey
- Guinea
- Guinea-Bissau
- Guyana
- Haiti
- Heard Island and McDonald Islands
- Honduras
- Hong Kong
- Mexico
- Micronesia
- Moldova
- Monaco
- Mongolia
- Montenegro
- Montserrat
- Morocco
- Mozambique
- Myanmar/Burma
- Namibia
- Nauru
- Nepal
- Netherlands
- New Caledonia
- New Zealand
- Nicaragua
- Niger
- Nigeria
- Niue
- Norfolk Island
- Northern Mariana Islands
- Somalia
- South Africa
- South Georgia and the South Sandwich Islands
- South Korea
- South Sudan
- Spain
- Sri Lanka
- Sudan
- Suriname
- Svalbard and Jan Mayen
- Sweden
- Switzerland
- Syria
- Taiwan
- Tajikistan
- Tanzania
- Thailand
- The Gambia
- Timor-Leste
- Togo
- Tokelau
- Tonga

- Cambodia
- Cameroon
- Canada
- Cape Verde
- Cayman Islands
- Central African Republic
- Chad
- Chile
- China
- Christmas Island
- Clipperton
- Cocos (Keeling) Islands
- Colombia
- Comoros
- Congo
- Cook Islands
- Costa Rica
- Côte d'Ivoire
- Croatia
- Cuba
- Curaçao
- Cyprus
- Czechia
- Hungary
- Iceland
- India
- Indonesia
- Iran
- Iraq
- Ireland
- Isle of Man
- Israel
- Italy
- Jamaica
- Japan
- Jersey
- Jordan
- Kazakhstan
- Kenya
- Kiribati
- Kosovo
- Kuwait
- Kyrgyzstan
- Laos
- Latvia
- Lebanon
- North Korea
- North Macedonia
- Norway
- Oman
- Pakistan
- Palau
- Palestine
- Panama
- Papua New Guinea
- Paraguay
- Peru
- Philippines
- Pitcairn Islands
- Poland
- Portugal
- Puerto Rico
- Qatar
- Réunion
- Romania
- Russia
- Rwanda
- Saint Barthélemy
- Saint Helena  
Ascension and  
Tristan da Cunha
- Trinidad and Tobago
- Tunisia
- Türkiye
- Turkmenistan
- Turks and Caicos Islands
- Tuvalu
- Uganda
- Ukraine
- United Arab Emirates
- United Kingdom
- United States
- United States  
Minor Outlying  
Islands
- Uruguay
- US Virgin Islands
- Uzbekistan
- Vanuatu
- Vatican City
- Venezuela
- Vietnam
- Wallis and Futuna
- Western Sahara
- Yemen
- Zambia

- Democratic Republic of the Congo
- Denmark
- Lesotho
- Liberia
- Saint Kitts and Nevis
- Saint Lucia
- Zimbabwe

Fields of activity:

- Agriculture
- Forestry and fishing
- Mining and quarrying
- Manufacturing
- Energy
- Water and waste
- Construction and real estate
- Wholesale and retail trade
- Hotel
- Food services
- Publishing
- Broadcasting
- Content production and distribution
- Telecommunication
- IT
- Computing
- Financial and insurance
- Public administration
- Defense and security
- Education and training
- Research
- Health, care and social services
- Arts, sports and recreation
- Biodiversity and nature protection
- Climate mitigation and adaptation
- Other

The Commission will publish all contributions to this public consultation. You can choose whether you would prefer to have your details published or to remain anonymous when your contribution is published. **For the purpose of transparency, the type of respondent (for example, ‘business association, ‘consumer association’, ‘EU citizen’) country of origin, organisation name and size, and its transparency register number, are always published. Your e-mail address will never be published.** Opt in to select the privacy option that best suits you. Privacy options default based on the type of respondent selected

**\* Contribution publication privacy settings**

The Commission will publish the responses to this public consultation. You can choose whether you would like your details to be made public or to remain anonymous.

**Anonymous**

Only organisation details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published as received. Your name will not be published. Please do not include any personal data in the contribution itself if you want to remain anonymous.

**Public**

Organisation details and respondent details are published: The type of respondent that you responded to this consultation as, the name of the organisation on whose behalf you reply as well as its transparency number, its size, its country of origin and your contribution will be published. Your name will also be published.

I agree with the [personal data protection provisions](#)

**General Questions**

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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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Optional: Please explain why?

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

	Fully prepared	Slightly prepared	Neutral	Slightly unprepared	Totally unprepared
* Answer	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

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 authorities
- Other

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

Strengthen early warning and surveillance systems by integrating climate, environmental, health and socio-demographic data to better anticipate heat-related risks, air pollution impacts, and infectious disease outbreaks.

Systematically monitor climate-related health inequalities through disaggregated data and Health Impact Assessments to ensure adaptation and mitigation measures protect vulnerable groups.

Empower local authorities and communities with targeted adaptation measures, including sector-specific heat guidelines, investments in high-risk areas, and community-based engagement to improve preparedness and response capacity.

## Climate resilience by design

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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.

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

Urban planning, housing and the built environment – improving building standards, cooling capacity, green infrastructure, water and sanitation systems, and reducing exposure to heat and pollution, especially in low-income communities.

Labour and occupational safety sectors – particularly agriculture, construction, and other outdoor or heat-exposed industries, through mandatory heat-risk guidelines, training, and protective measures for vulnerable workers.

Health systems and public health infrastructure – including hospitals, primary care facilities, surveillance systems, early warning mechanisms, and workforce protection, ensuring they remain functional during heatwaves, outbreaks, and extreme events

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

European Green Deal & EU Adaptation Strategy – Integrate climate resilience by design through systematic health and equity impact assessments across climate, energy, transport and agriculture legislation, ensuring prevention and protection of vulnerable groups are embedded from the outset.

EU public health policies and implementation frameworks (e.g. EU4Health, Europe’s Beating Cancer Plan, cardiovascular initiatives such as Safe Hearts) – Mainstream climate risk into prevention strategies, NCD plans, surveillance systems and implementation guidance, with stronger prioritisation of health equity and vulnerability indicators.

European Pillar of Social Rights & social/employment frameworks – Increase the prioritisation of health equity and climate vulnerability in labour standards, occupational safety (including heat protection), and social protection systems.

European Semester & EU Budget (next MFF) – Strengthen the use of climate, prevention and equity indicators in country assessments and ensure greater prioritisation of funding for climate-health resilience and inequality reduction.

Urban planning, housing and building legislation – Embed climate-adaptive design standards (cooling, green infrastructure, flood resilience, healthy housing) into building codes and renovation policies, with particular attention to low-income and high-risk communities.

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.

## Legislative framework for climate resilience

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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
<p>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)</p> <p><i>* 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.</i></p>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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.	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Duty to apply a precautionary approach by integrating a common baseline into planning decisions by the EU and Member States	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

**Comments:**

Establishing common EU climate reference trajectories could improve coherence and predictability in adaptation planning across Member States. A shared baseline used consistently in risk assessments would support more aligned public investment decisions and strengthen long-term resilience of infrastructure, health and social systems.

A precautionary approach is appropriate given the potentially irreversible and unequal impacts of climate change. However, defining “acceptable” levels of residual risk requires particular caution. Such discussions should not normalise avoidable harm or shift disproportionate burdens onto vulnerable regions or social groups. Equity, prevention and the protection of fundamental rights should guide any determination of residual risk.

**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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Development of climate risk assessments that would also cover the most affected policy sectors, at national level	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Common parameters for the scope and content of both EU and national climate risk assessments (e.g. climate scenarios, regularity, sector coverage)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Comments:**

**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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Robust obligation on the EU/Commission to prepare and implement an EU adaptation strategy and plan	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Climate resilience and adaptation plans should also cover the most affected policy sectors at EU level	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Robust obligation on Member States to develop national adaptation strategies and plans	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### 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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Identification of risk owners responsible for and mandated to address the identified vulnerabilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Comments:

Clear adaptation targets at EU and national level can strengthen predictability, accountability and coherence across policy areas. Sector-specific objectives may be particularly useful in areas most exposed to climate risks, such as public health, social protection, housing, labour and infrastructure.

A structured EU adaptation framework, complemented by national strategies, can help reduce fragmentation and uneven preparedness across Member States. At the same time, flexibility should be maintained to reflect different national contexts and risk profiles.

Identifying clear risk owners is important to avoid governance gaps and ensure implementation. Responsibilities should be transparent and coordinated across levels of government, while ensuring that vulnerable groups are adequately protected and not left without institutional support.

### 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)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Member States involving all relevant stakeholders, including particularly vulnerable groups, in adaptation policy planning	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Comments:**

Strong national legal and governance frameworks are essential to ensure coherent, sustained and accountable adaptation action across the Union. Regular risk and vulnerability assessments, clear coordination mechanisms, and alignment across governance levels are critical to avoid gaps in preparedness.

Particular priority should be given to identifying regions and population groups most at risk and developing targeted measures that reduce health and social inequalities. Meaningful involvement of stakeholders, especially vulnerable communities, is necessary to ensure adaptation policies are equitable, effective and grounded in real needs.

**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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Incorporation of corresponding resilience progress indicators into existing sector legislation to avoid duplication and new reporting requirements	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Comments:**

A structured and comprehensive approach to adaptation is essential to ensure coherence, continuity and accountability. Regular climate risk and vulnerability assessments, strong coordination across governance levels, and clear monitoring mechanisms are key to avoiding gaps in preparedness.

Particular priority should be given to identifying regions and population groups most at risk and developing targeted measures that reduce health and social inequalities. Meaningful involvement of stakeholders — especially vulnerable communities — is crucial to ensure adaptation policies are equitable, effective and responsive to real needs.

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Regional and/or local authorities' resources	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
National government resources, including national meteorological services	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
European climate adaptation platforms and/or climate services	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
European scientific programmes and networks	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
In the media, social media and online	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Using artificial intelligence	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have never looked for such information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estimates of future severity of extreme or unseasonal weather in the area where I live or work	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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).	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Information on insurability of exposed assets	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Benefits of specific adaptation solutions in reducing impacts on health and wellbeing and specific economic activities.	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If other information, please specify:

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tutorials and onboarding information	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Visual presentation of information, e.g. on a map	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability to download data or summary reports	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clear link between climate risks and adaptation solutions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## 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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Links to other trusted sources for more specialised information	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Access to a help desk	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## What other features would you find helpful?

## Protecting people and supporting regional and local action

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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.

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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:

Require vulnerability-focused climate risk assessments with disaggregated health and socio-economic data to guide EU funding and infrastructure decisions.

Scale up EU early warning systems and place-based adaptation support, prioritising high-risk and low-income regions.

Mainstream climate–health equity and prevention across EU health, social, housing and labour policies, with indicators tracking impacts on vulnerable groups.

Member States:

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

**EU:**

Develop and implement a dedicated EU Strategy on Climate and Health, integrating prevention, surveillance and preparedness across sectors.

Strengthen EU-level early warning and surveillance systems for heat, air pollution and climate-sensitive infectious diseases, with a focus on vulnerable groups.

Increase support under EU funding programmes for climate-resilient health systems, workforce protection and health equity monitoring.

Implement and regularly update heat-health action plans, air quality measures and vector-/water-borne disease preparedness plans.

Integrate climate risks into public health prevention strategies and occupational health protections, prioritising high-risk populations

**Member States:**

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

**EU:**

Increase and simplify access to EU funding for regional and local climate-health adaptation, prioritising high-risk and underserved areas.

Provide structured technical assistance and guidance (e.g. through the EU Mission on Adaptation) to support place-based planning, vulnerability mapping and implementation.

Strengthen coordination platforms and peer-learning networks to facilitate exchange of good practices and alignment across governance levels.

**Member States:**

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:

Member States:

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

- Lack of sufficiently specific data and information about current and future risks to design science-based policies
- Limited access to specialised support (specialist language, too technical, etc.) to help develop impactful measures, provided at national or EU level
- Insufficient funding or financing for regional and local measures, including access to dedicated national and EU funds
- Insufficient institutional capacity to absorb funding and develop a project pipeline.
- 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?

- Encourage Member States to develop Mission-type national initiatives with dedicated financial resources for their implementation
- Define the roles and responsibilities of National Missions within the Framework
- Mandate Member States to set up national platforms or coordination tables where local and regional stakeholders have a legally recognised role and responsibility
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Encourage Member States to dedicate financial resources to support regional and local action

- 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

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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 **can 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.**

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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?

Integrated climate–health data platforms that combine meteorological, environmental, health and socio-economic data to enable real-time risk monitoring and anticipatory action.

Interoperable surveillance systems for heat, air pollution and climate-sensitive infectious diseases, allowing cross-border data sharing and comparability across Member States.

Small-area vulnerability mapping tools using disaggregated data (age, income, occupation, health status) to support targeted prevention and investment.

Advanced risk modelling and forecasting tools to project future health and economic impacts under different warming scenarios.

Standardised climate-resilience performance indicators embedded into sector legislation and funding frameworks to track effectiveness and drive innovation.

Integrated climate–health data and monitoring platforms that combine environmental, meteorological, health and socio-economic data to enable real-time risk assessment, small-area vulnerability mapping and anticipatory action, strengthening both public health preparedness and EU competitiveness in climate resilience analytics.

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

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	Very relevant	Relevant	Neutral	Not very relevant	Not relevant at all
Increased public funding and investment	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased private funding and venture capital	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved access to specialised expertise/workforce	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved market certainty and regulatory support	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

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	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increased consumer awareness and demand	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Innovative climate risk management and insurance tools (e.g. parametric coverage)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

If other, please specify:

## Finance and insurance

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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 to **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?	<input checked="" type="radio"/>	<input type="radio"/>
Would incorporating climate resilience considerations in investments, including public spending and procurement limit economic losses from climate events?	<input checked="" type="radio"/>	<input type="radio"/>

### 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.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The private sector needs more guidance on how to incorporate climate resilience into investment and business decisions.	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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.	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

Climate resilience investments are hindered by fragmented risk data, limited use of disaggregated vulnerability indicators, and short-term financial decision-making that underestimates prevention benefits. Local authorities often lack technical capacity, and governance gaps can weaken accountability. Equity considerations should be systematically embedded in investment criteria

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

Policy measures should include standardised climate risk assessments based on common scenarios and clear vulnerability-focused criteria in EU funding programmes. Stronger prioritisation of prevention and health equity

in EU budgets is essential. At the same time, recognising the return on investment of prevention and resilience — and creating financial incentives that reward long-term risk reduction — would help mobilise both public and private finance. Enhanced technical assistance can further support the development of robust local project pipelines.

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.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Climate risks insurance products need to be clearer on the hazards they cover	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**What policy / regulatory measures -based on market-based mechanisms- do you propose to address the increasing insurance gap and improve access to affordable insurance?**

- What kind of risk pooling and transfer mechanisms would be most suitable to increase insurance cover for secondary perils in the European Union?

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- How can insurers in the Union access new capital to back climate-related policies?

- How to mobilise private investor interest in insurance-linked investment vehicles?

- Is there a need for a European marketplace where climate-related risk can be pooled among insurance companies and non-insurance investors?

Additional comments:

What policy measures would be needed to avoid climate insurance protection gaps from having negative repercussions on financial or macroeconomic stability?

- Promote innovative climate risk diversification and/or transfer approaches to mitigate the concentration of risk within specific sectors or regions.
- Encourage market-based solutions that connect those who can afford to finance risk with those seeking climate risk coverage – this helps ensure business continuity and avoid disruptions caused by natural catastrophes.
- Other

## **Contact**

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