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# Home Buying Risks From Climate Change



By [Gemma Alexander](#)

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Should you move to avoid climate-related extreme weather, drought, or disasters? There is certainly an argument to be made in favor of working to stop climate change wherever you live, rather than moving someplace where there are fewer climate risks. But you might not have a choice. Online tools can help you understand the climate risks where you live now, and research the risks in your prospective new home.

Despite the [controversy](#) surrounding the term “climate refugee,” people are already being displaced by weather-related disasters and long-term environmental degradation like [desertification](#). By 2050, more than [200 million people](#) are expected to migrate because of extreme weather or environmental degradation. Extreme weather and natural disasters can increasingly be [definitively linked](#) to climate change.

In 2020, [more than half of the 30.7 million](#) people displaced around the world were fleeing natural disasters. In 2022, some [3.2 million](#) Americans were evacuated from their homes for some time due to natural disasters, with half a million of them still displaced as of the beginning of 2023. Real estate is not the indestructible investment it used to be.

If you are one of the [96% of Americans](#) who lived through at least one extreme weather alert from the National Weather Service in the summer of 2023, you might be wondering if you could move someplace safer. In fact, in a recent Forbes Home survey, [30 percent of Americans](#) cited climate change as one reason why they might move.

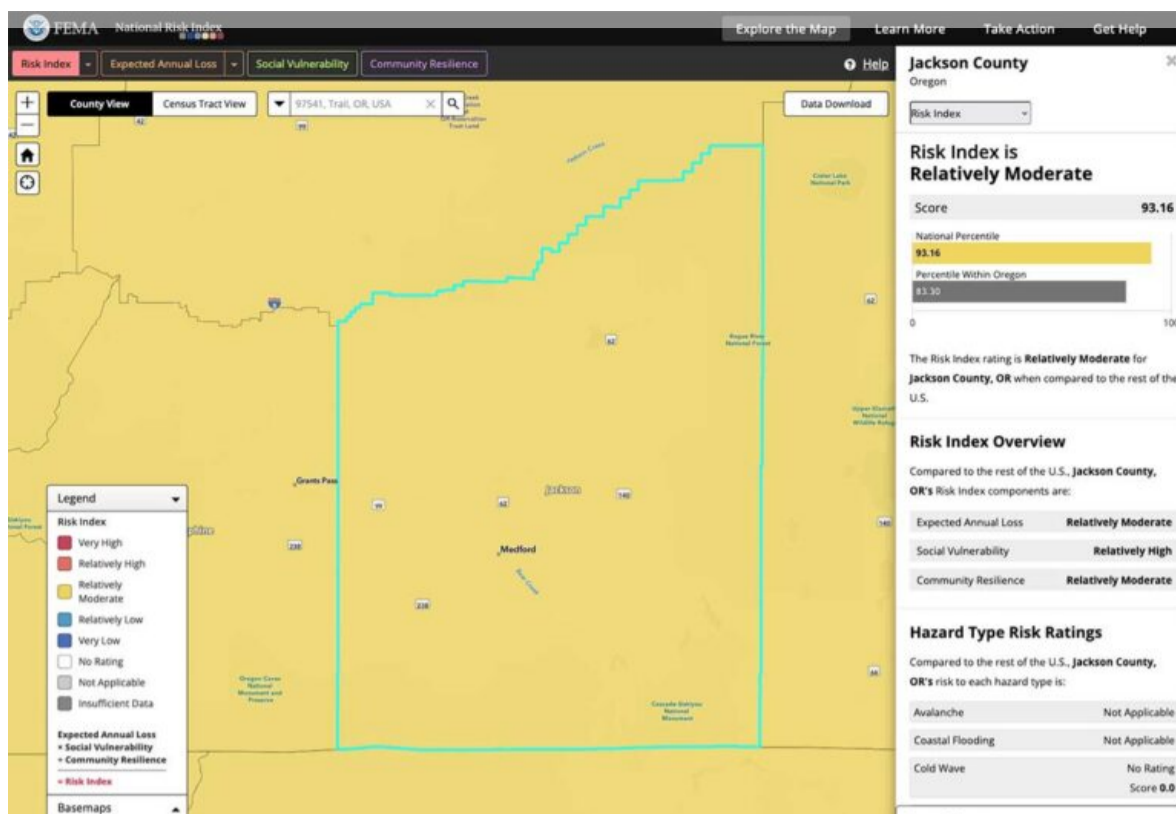
If your current home is at risk from [sea-level rise](#) or hurricanes, you might be considering moving to higher ground further inland. Almost no place is safe from [wildfire smoke](#) anymore, but many people in the West are currently living in high [wildfire](#) risk areas.

But you don't want to move out of the fire zone and into the floodplain. Whether you are thinking about moving to climate haven or you are moving for more conventional reasons, climate risks like [inland flooding](#) or [drought](#) or both should take their place alongside considerations like school districts and views before you make a huge investment in a home you could live in for decades.

## Online Tools

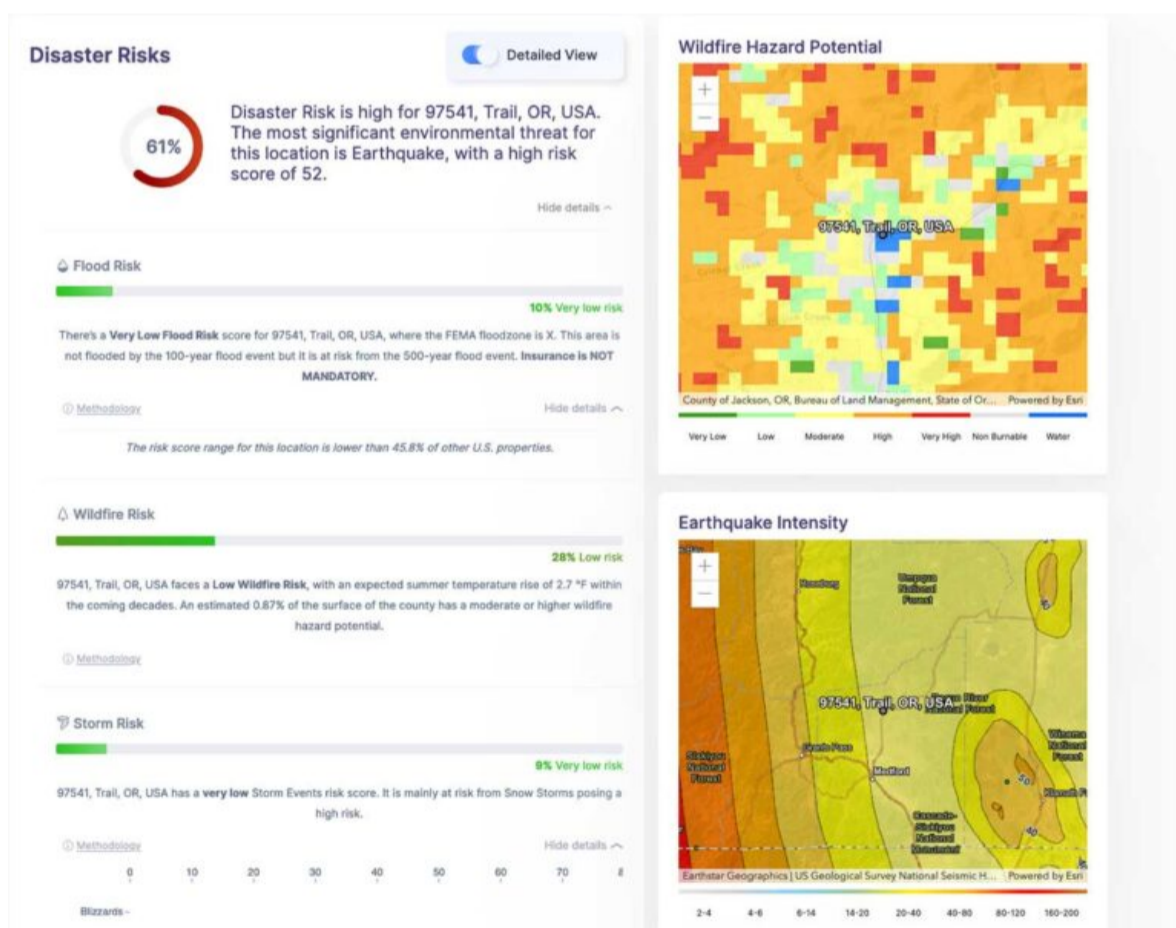
There are specific tools for identifying specific risks in your current or prospective home base. You can learn your [tsunami zone](#) or find your [hurricane risk index](#) score online. But several websites strive to be comprehensive. We also noted during our research that the more expensive the report offered by these sites, the more likely they were to characterize risks as more extreme.





A FEMA National Risk Index Report for Trail, Oregon. Enter your ZIP Code or address to see a local report. Source: <https://hazards.fema.gov/nri/map>

The federal government is an excellent source of free information. In addition to [hazard-specific resources](#), FEMA maintains an interactive map of the risk caused by 18 different types of hazards, from avalanches to wildfires. The [National Risk Index](#) map can generate reports by county or by census tract and generates scores for social vulnerability, which represents the susceptibility of an area to disproportionate impacts of natural hazards, and community resilience, the level of a community's respond effectively to climate impacts relative to other communities at the same risk level. The FEMA information is free, and other sites provide similar data, as well as enhanced reports by address for a fee.



An Augurisk report for Trail, Oregon. Enter your ZIP Code for a local risk summary. Source: <https://www.augurisk.com/Oregon/97541-Trail-OR-USA/42.6481115/-122.8068561>

A new website called [Augurisk](#) generates reports by state, by county, by city, or by ZIP Code . Its reports are based on 12 types of risk with results divided into separate scores for natural



disasters and societal risks. The natural disaster risk represents an average of the potential for storm events, coastal flooding, earthquakes and wildfires. It considers societal risks including air pollution, crime, and nuclear power plants. If you scroll to the bottom of county-scale reports, there is also a climate change forecast of predicted temperature changes through 2040.

[RiskFactor.com](https://www.riskfactor.com), a project of First Street Foundation, provides many of the same risk assessments as Augurisk, but for a fee. The site is built on the same data sold to insurance companies, home inspectors, and governments. Home owners, sellers, and realtors can subscribe to access complete reports for \$29.99 a month. RiskFactor.com described significantly higher risks of flooding, wildfire, and other climate-related impacts than either FEMA or Augurisk. For example, FEMA describes the risks in Trail Oregon for Heat Waves and Riverside Flooding as relatively moderate while RiskFactor scored Heat risk as Major and Flooding as Extreme, and Auguris .

## Information Risk

Because the resources include different data sets, they provide different risk scores for any given area. It's a good reminder that you probably shouldn't let AI tell you where to live. Color-coded numerical scores are easy to digest, but absent context, not very useful. For example, the city of Seattle, located on the shores of Puget Sound in Washington state, rarely receives snow. But it is located in King County, which has a very high score for avalanche risk, thanks to its mountainous rural areas.

AI-generated social risk measurements are potentially even more problematic. Taken too seriously, they could contribute to further segregation and [environmental injustice](#) in places where community building would be more appropriate. And even very geographically specific online reports are no substitute for a professional home inspection.

But if you take the time to dig into the full reports, AI-based tools can reveal the primary types of hazards facing a given area. And knowing those hazards might inform that home inspection and guide your search for [disaster-resilient home construction](#). It can also help you budget and plan ahead for home resilience renovations.

Because no place is completely safe from climate change, no matter where you live, you should [be prepared](#) for natural disasters and start working to make your [home](#) and [community](#) more climate resilient. Making an informed decision is critical to having the lifestyle you desire, regardless of the associated risks.

*Editor's Note: Mitch Ratcliffe contributed to this article.*



If you live in an area that has frequent natural disaster events, and are interested in making your home more resilient to power outages, consider going solar and adding a battery storage system. To make sure you find a trusted, reliable solar installer near you that offers competitive pricing, check out [EnergySage](#), a free service that makes it easy for you to go solar. They have hundreds of pre-vetted solar installers competing for your business, ensuring you get high quality solutions and save 20-30% compared to going it alone. Plus, it's free to use and you won't get sales calls until you select an installer and share your phone number with them. Your personalized solar quotes are easy to compare online and you'll get access to unbiased Energy Advisers to help you every step of the way. Get started [here](#).



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By [Gemma Alexander](#)

Gemma Alexander has an M.S. in urban horticulture and a backyard filled with native plants. After working in a genetics laboratory and at a landfill, she now writes about the environment, the arts and family. See more of her writing [here](#).

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