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Subject:	COMMISSION STAFF WORKING DOCUMENT EXECUTIVE SUMMARY OF THE IMPACT ASSESSMENT REPORT EU Framework for Climate Resilience *Accompanying the document* Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL establishing a framework to enhance climate resilience and amending Regulation (EU) 2018/1999 (European Climate Resilience Law)

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COMMISSION STAFF WORKING DOCUMENT

EXECUTIVE SUMMARY OF THE IMPACT ASSESSMENT REPORT

EU Framework for Climate Resilience

Accompanying the document

Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL

establishing a framework to enhance climate resilience and amending Regulation (EU) 2018/1999 (European Climate Resilience Law)

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Executive summary of the impact assessment report

Climate change is and will remain the defining challenge of the coming decades and beyond, shaping societies and economies due to unavoidable impacts and the efforts required to address them. The delay with which the climate responds to emissions reduction, means that the impacts of climate change will continue to cause significant economic, fiscal and human damage, into the future. The Integrated Framework for Climate Resilience should support Member States (MS) to tackle these challenges and strengthen the preparedness of the European Union (EU).

The EU has longstanding climate acquis primarily focused on reducing greenhouse house gases emissions, which has driven successful decarbonisation of the EU economy and is aligned with the EU's international obligations. The EU will continue these efforts in line with the recently revised European Climate Law on the 2040 target. The current proposal is not in any way an alternative to continued and redoubled mitigation efforts. This said, scientific evidence suggests that current mitigation policies lead to around 2°C of global warming by 2050 and reach 3°C by the end of the century, implying potentially **4 to 5°C of warming in Europe. Preparing for such scenarios is necessary** to help protect European assets, public service structures, communities, businesses, and economic and defence capabilities. **Policies addressing climate impacts must be strengthened to fill the widening gap between current efforts and increasing risks**.

Climate resilience is a key component of overall societal resilience to multiple risks affecting critical systems such as infrastructure, health, finance and food and water supply. It is partially addressed under the European Climate Law, the Governance Regulation, the EU Strategy on Adaptation to Climate Change and some sectoral legislation. However, the first European Climate Risk Assessment (EUCRA) and related Communication highlight **progress remains uneven and insufficient relative to accelerating risks, with policy implementation lagging behind**.

Climate change is a threat multiplier, exacerbating social tensions, resource competition and security risks. Damages from climate related events are already increasing, threatening prosperity, competitiveness and security. Of the cumulative EU-wide losses from climate extremes, estimated to be EUR 822 billion in damage between 1980 and 2024, about one quarter occurred after 2021, showing a sharp upward trend. In the future, Europe faces significant and growing human, economic, infrastructural and environmental losses, which risk **undermining productivity, growth, fiscal sustainability and financial stability, while disproportionately affecting vulnerable groups and** eroding social cohesion. Ecosystems are also under increasing threat with possibility of **irreversible losses occurring soon and affecting essential services**.

The core problem addressed in this impact assessment is the fragmented and insufficient preparedness for climate impacts and risks of the European economy and society. This overall problem consists of three elements: fragmented climate resilience in the EU and MS (P1), insufficient preparedness of the private sector (P2) and limited awareness and preparedness among the population (P3). **Addressing P1 is the key leverage point**, as it should indirectly drive improvements in private sector and societal preparedness (P2 and P3). Alongside national and local action, **EU-level intervention is necessary** to ensure systemic

climate resilience, and it **provides clear added value** given the cross-border nature of climate risks and their impact on the single market and EU policy objectives.

Four specific objectives guide the initiative:

- Clarify climate risk ownership across governance levels and sectors;
- Ensure decisions account for current and future climate risk, assessed based on a reference warming trajectory;
- Strengthen policy implementation for resilience;
- Improve awareness and capacity of private sector actors and populations.

This initiative aims to accelerate progress on climate resilience and adaptation in line with Article 5 of the European Climate Law. As required by Article 6(4) of that Law, this impact assessment includes a climate consistency check. The initiative will not directly result in actions causing greenhouse gas emissions, however it will help minimise the vulnerabilities of climate-sensitive decarbonisation pathways such as land carbon sinks and hydropower. It therefore is deemed **consistent with the climate-neutrality objective set out in Article 2(1) of the European Climate Law** and with the Union's 2030 and 2040 climate targets.

Three policy options, differing in level of intervention and balance between mandatory and voluntary measures, **were assessed**. Each policy option includes core elements such as common objectives; a reference warming trajectory as a common baseline for decisions; horizontal principles (such as a 'duty to consider', 'risk ownership' and 'climate resilience by design'); climate risk assessments, planning and implementation; progress monitoring; and horizontal enablers such as supporting tools.

Policy option A introduces voluntary, **non-binding measures,** without changing existing frameworks and relying on improved information and coordination. Its impacts would mainly **consist of improved processes and decision-making**, that would only partially reduce the vulnerabilities. **Benefits would be distributed unevenly,** with stronger uptake among better-resourced actors. While direct costs are **low and limited to** one-off coordination and guidance costs, its overall effectiveness is constrained. **Avoided losses and resulting gains would be mostly modest.**

Policy option B introduces a **targeted set of binding rules** on EU and MS public authorities to address persistent barriers and align climate resilience across governance levels, while allowing significant discretion over implementation. These rules are complemented by voluntary guidance and tools, and no direct obligations are imposed on the private sector or the population. **Its main direct effect would be a more disciplined and comparable governance cycle, that increasingly shapes public and private decisions, ensuring a more systematic approach**, with the most important downstream reductions in exposure and vulnerability emerging progressively rather than immediately. Option B is expected to reduce avoidable **macroeconomic losses and improve decision-making quality.** While it entails **moderate administrative costs** these remain limited relative to overall budgets. Costs are **outweighed by** improved **efficiency, reduced maladaptation** and long-term economic benefits. It also supports competitiveness, innovation and fiscal stability.

Policy option C contains a **fully harmonised and comprehensive framework** at Union level in which virtually all measures are mandatory: **extensive binding provisions** and **strong**

compliance mechanisms, to be applied consistently across all sectors and levels of governance. It would **accelerate convergence and integration** of resilience policies across the Union with **significant long-term benefits**. But because these major regulatory changes take a long time, there is a considerable **risk that climate-related dangers and damage will keep getting worse** in the meantime and could even grow much faster. This option **requires substantial administrative capacity** and entails **high costs**, including for monitoring and reporting. Moreover, while reducing fragmentation, this option risks implementation challenges, insufficient short-term effectiveness, low flexibility, and high burdens for public authorities and businesses, including SMEs.

All three options generate EU added value, but to different extents. Option A is the least costly and easiest to implement but also least effective, with limited and uneven results. Option C offers the highest long-term potential but faces significant complexity, costs and implementation risks, reducing its short to medium term effectiveness.

Against this background, **Option B is the preferred option**. It is more effective than Option A, **more effective sooner** than Option C, and the **most cost-efficient** of the three. It delivers meaningful improvements in governance and preparedness while maintaining manageable costs and **flexibility**. It ensures earlier and more consistent action by public authorities, with positive spillovers to private actors and society. It delivers the necessary transformational action in the short to medium term while preparing the EU for long-term climate impacts. It establishes a consistent governance cycle, improves decision-making, simplifies planning and reporting and progressively reduces risk. It would be delivered through a proposal for a Regulation, complemented by a Commission Communication and possible guidance.

Key elements of the preferred option provide a solid foundation for sustained action and they have also received considerable public support, including a common reference global warming trajectory (supported by 70% of the respondents of the public consultation), harmonisation of risk assessments (65%), attribution of risk ownership (70%), and creation of a ‘duty to consider climate risks’. These elements enhance policy coherence, cross-border cooperation, and accountability, while allowing flexibility for adjusting them to specific national circumstances. Also, greater regulatory certainty supports innovation and investment in resilience, including for SMEs.

The final design of the preferred option also incorporates selected elements from Options A and C, where their inclusion leads to greater flexibility, faster delivery, stronger behavioural change and better implementation. From policy option A, the development of a Navigator of climate resilience tools, a European climate viewer and climate awareness campaigns are envisaged. From policy option C, measures include assessment of climate risk management and the use of the European climate viewer to inform climate resilience decisions.

Climate change poses escalating risks to Europe’s economy, society and security. Strengthening climate resilience is essential to safeguard long-term prosperity and stability. **The preferred policy option provides a balanced, effective and feasible pathway to improve preparedness, reduce vulnerabilities, support innovation and competitiveness and ensure a more climate resilient European Union.**