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A RESILIENT EUROPE FOR A CHANGING CLIMATE
Communication on the EU Framework for Climate Resilience

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1 Climate resilience: rising to the challenge to protect people, security and prosperity

The EU can, must and will stay the course on its target of becoming climate neutral by 2050, leading international efforts to reduce greenhouse gas emissions and ensuring decarbonisation supports its competitiveness and resilience. However, we are falling short of what is needed to limit the damaging effects of climate change on people, prosperity and security.

The summer of 2026 should be considered a 'summer of truth'. Almost no part of our continent was spared from damaging climate extremes, although the impacts varied depending on regional exposure and vulnerability. In 2026, wildfires have ravaged about 700,000 hectares of land and destroyed 12 million tonnes of crops so far. Major European rivers – the Danube, the Rhine and the Garonne – fell to critically low levels with impacts on mobility and energy security. While these were the hottest summer months ever recorded, they will probably be the coolest of the years to come and we need to be ready for what lies ahead. The EU must become much better prepared for all climate impacts. Building climate resilience is a strategic investment in Europe's competitiveness, prosperity, economic and military security, and in the safety, health and well-being of all of its people.

Keeping global warming to well below 2°C above pre-industrial levels and pursuing efforts to limit the temperature increase to 1.5°C remains a cornerstone of the Paris Agreement. However, scientists now consider that exceeding 1.5°C at least temporarily is unavoidable[1]. Under current global policy commitments, global warming is projected to reach around 2°C above pre-industrial levels by 2050 and around 3°C by the end of the century[2]. Every fraction of a degree has increasing impacts on our health, security and prosperity. Europe is warming at around twice the global average rate and is already experiencing significantly different climate conditions compared with a decade ago. This trend is set to continue. Policies must anticipate future climate change, stay ahead of its impacts, and fight disinformation about it.

To be ready for the coming years, Europe has to step up significantly its emergency preparedness and response, to save lives, protect communities and maintain vital societal functions during severe crises. During the 2026 State of the Union Address[3], the President of the Commission announced that the Commission will act fast and with determination, including by presenting soon a **European Heatwave Plan**, a **Climate Insurance Alliance**, a new **European Water initiative**, by launching the **PreparEU Advisory Group on disaster preparedness,** and by **identifying 100 of the most vulnerable European territories.**

These new initiatives will reinforce and complement the extensive work already underway across Europe to tackle the extreme weather events fuelled by climate change. Whenever disasters strike and national capabilities are overwhelmed, countries can request support from the **Union Civil Protection Mechanism (UCPM)**, which coordinates operational emergency response. The Mechanism also plays

[1] https://www.unep.org/resources/limiting-overshoot-navigating-exceedance.
[2] SWD(2026) 731, Annex 12.
[3] https://commission.europa.eu/strategy-and-policy/state-union_en.

a key role in disaster preparedness by bringing together civil protection authorities, firefighting resources and personnel, analysts, scientific experts and much more to strengthen anticipation, preparedness and coordinate response to disasters. By aligning operational rescue efforts with the European **Preparedness Union Strategy**[4], the EU ensures that immediate crisis management is anchored in an all-hazard, whole-of-society and whole-of-government approach, contributing to a more resilient Europe.

As extreme events become more frequent, severe, simultaneous and costly, the pressure on emergency services, critical infrastructure, reconstruction funding and public budgets is increasing. To reduce costs and limit disruption of lives and livelihoods, it is crucial to prevent avoidable risks and damage before disasters strike.

The economic case for action is compelling. Material losses from weather- and climate-related events are rising sharply, and heatwaves and other climate extremes are damaging productivity and could structurally undermine economic growth in the EU. Across the EU, annual economic losses from climate extremes in the past four years stood at around EUR 50 billion, up from EUR 8.6 billion in the 1980-1989 period. Output losses caused by climate change go far beyond. For instance, Europe's 2026 heatwaves carry an estimated annual output cost of EUR 113 billion across 30 countries, a substantial economic burden from one climate hazard alone[5]. Agriculture is one of the sectors recording very high climate-related losses. The average annual loss in the EU is estimated at around EUR 28.3 billion, with only 20-30% of those losses insured [6]. Drought is the main driver of losses in this sector, for example in 2026 losses could reach as high as EUR 90 billion. The investment needs for climate resilience and adaptation - estimated to be around EUR 70 billion per year - can usually generate returns of 2 to 10 times their value in avoided damages and losses, and in some cases even higher[7]. Investment in climate resilience allows to avoid losses because of climate-related business disruptions, lower productivity, costs of repair or write-offs and stranded assets.

At the same time, demand for climate adaptation and resilience solutions, technologies and products is growing fast, creating a huge market opportunity for European industry, in Europe and world-wide.

The social and territorial case for strengthening climate resilience is equally pertinent. Preliminary figures indicate that more than 35,000 people died from heat-related causes during the major heatwaves of summer 2026 across European countries that reported data[8]. The impacts of climate change affect people in vulnerable situations, regions and communities disproportionately, increasing regional inequalities[9]. It is thus important to tackle this uneven distribution of climate risks and help ensure that all people, regions and communities benefit equally and fairly from climate resilience measures.

Many Europeans are deeply concerned about risks from climate change and its effects on their lives. However, many do not feel sufficiently prepared, and expect stronger action[10]. Most people believe that better preparedness for climate impacts will improve their daily lives and look to public authorities to play a leading role. Public services and businesses also need a predictable framework and effective public support, including financial and technical, for managing climate risks.

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[4] JOIN(2025) 130 final.
[5] https://www.allianz-trade.com/en_global/news-insights/economic-insights/Allianz-Climate-Economics-Report-2026.html.
[6] https://www.fi-compass.eu/library/market-analysis/insurance-and-risk-management-tools-agriculture-eu.
[7] https://data.europa.eu/doi/10.2834/2895769, https://www.wri.org/research/climate-adaptation-investment-case.
[8] Austria, Belgium, Spain, France, Germany, Netherlands, Portugal.
[9] COM(2024) 149 final.
[10] Special Eurobarometer Report 565.

The EU is not starting from scratch. It has built knowledge, tools and experience with its Adaptation Strategy[11], European Climate Law[12], Governance Regulation[13], research and innovation, including at the local and regional level, and some sectoral legislation and action taken by its Member States. But there are limitations. Recent climate extremes have shown that some of the current policies and actions for climate preparedness remain patchy and are too often reactive rather than anticipatory. To rise to these challenges, both short-term preparedness action and a more systematic anticipatory approach that manages foreseeable risks in the long term are needed, connecting efforts at local, regional, national and European levels.

No Member State can build climate resilience alone. Many climate risks are shared. They cross administrative, sectoral and national borders, and fragmented approaches create cross-border risks, coordination gaps, and unnecessary and avoidable costs. An **EU Framework for Climate Resilience** will enable **stronger and more consistent joint action,** while giving Member States, regions and local authorities the space for determining the measures that are best suited to their circumstances.

Finally, **climate risks are deeply interconnected not just across Europe but also worldwide**. No region is immune. Growing vulnerabilities outside Europe affect the EU and vice versa. This has potential repercussions on security, trade, migration, health and the environment. These risks also need to be identified, anticipated and managed at global level, in collaboration with our international partners. Climate resilience is already a key component of the EU's external action, bilateral and regional cooperation, and engagement in multilateral agreements, including the UN Framework Convention on Climate Change Conference. However, greater efforts are essential not only for protecting lives and development in partner countries, especially the most fragile ones, but also for preserving global stability, preventing future crises, and safeguarding the EU's long-term security and prosperity.

2 The EU Framework for Climate Resilience: making change systemic

To tackle the systemic challenges and meet the expectations of people, businesses, Member States, regions and local governments, the Commission is putting in place the **EU Framework for Climate Resilience.** A core element of it, the proposed **European Climate Resilience Law**[14], is designed to ensure that the EU and Member States act together and manage their climate risks in concert. It aims to **make policy and action for climate preparedness and resilience simpler, clearer, easier to understand and implement** through the following core elements:

- **Reference global warming trajectory.** Current evidence shows that the world is on a plausible path to warm above pre-industrial levels by 1.5°C by 2030, 2°C by 2050, and 3°C by 2100[15]. When making decisions about policies, assets and investments, the reference global warming trajectory should be the baseline assumption, with more detailed risk assessments and tolerance determining their choices.
- **Identification of policy risk owners.** Governments need to be clear and transparent about which actor is responsible for management of climate risks in each policy and across all levels of governance and all relevant policy areas.

[11] COM(2021) 82.
[12] Regulation (EU) 2021/1119.
[13] Regulation (EU) 2018/1999.
[14] COM(2026) 730.
[15] https://climate-advisory-board.europa.eu/reports-and-publications/strengthening-resilience-to-climate-change-recommendations-for-an-effective-eu-adaptation-policy-framework.

- **Improved and more regular climate risk assessments** to ensure that Member States' assessments and the European Climate Risk Assessment would be comparable, synchronised and coherent.
- **Encouragement to take into account** the reference global warming trajectory, national climate risk assessments referred to in Article 5(2), and other relevant risk assessments when exercising public functions, in particular budgeting, spatial planning and impact assessments**.**
- **A single strategic plan for climate resilience by Member States.** The four planning instruments required today[16] are replaced by a single national strategic plan on climate resilience. It would encompass all above-mentioned elements and also those of the other four instruments. There would also be a Union-level strategic plan for climate resilience, which would be a more action-oriented successor of the existing EU Adaptation Strategy.
- **Simpler and more effective monitoring and progress tracking** at Member State and Union level, to assess the outcome of climate resilience actions and help improve them.

With all these elements, **the framework would drive several shifts**: from planning based on past climate conditions to planning for projected future climate conditions; from diffuse responsibility to a clear identification of risk owners; from reacting after damage has occurred to anticipating and proactively managing foreseeable risks; and from seeing climate adaptation as a short-term cost to perceiving it as an investment made to avoid higher costs and losses in the long-term. In addition, the framework would mobilise investment, foster innovation, and create commercial opportunities and new markets for climate resilience products and services. The implementation of the law should also take into account the specificities of security and defence activities.

The framework would also encourage targeted support for people in vulnerable situations, regions and communities disproportionately impacted by climate risks with a view to promoting the **principle of just climate resilience.** The Commission intends to integrate this into the implementation of the framework, the European Semester, and the national and Union strategic plans on climate resilience, including through a common methodology for assessing distributional impacts and preparedness in social protection systems.

The **Commission will start implementing the approach set out in the proposed law as of today.** It intends to

- systematically consider climate resilience and the reference global warming trajectory in relevant policy proposals, initiatives and proposals to revise existing sector legislation, taking into account their specificities;
- where appropriate, apply the trajectory and consider climate resilience as early as possible in relevant planning work, impact assessments, spending programmes, and investment decisions, to avoid locking in avoidable vulnerability to projected future climate conditions;
- deliver the Union strategic plan on climate resilience in the third quarter of 2028 to ensure early and decisive action at EU level.

The Commission will use the **European Semester** to carry out **assessments of Member States' progress** every two years. The European Climate Law's five-yearly assessments on EU level progress would remain valid, continuing to inform the global stocktakes under the Paris Agreement.

[16] National adaptation strategies and plans under the European Climate Law, and the adaptation-related elements required of the National Energy and Climate Plans and Long-Term Strategies under the Governance Regulation.

Finally, the Commission also intends to support Member States through the provision of **guidance** on the requirements for drawing up climate risk assessments and for preparing national strategic plans, and taking into account the reference global warming trajectory and risk assessments in public functions.

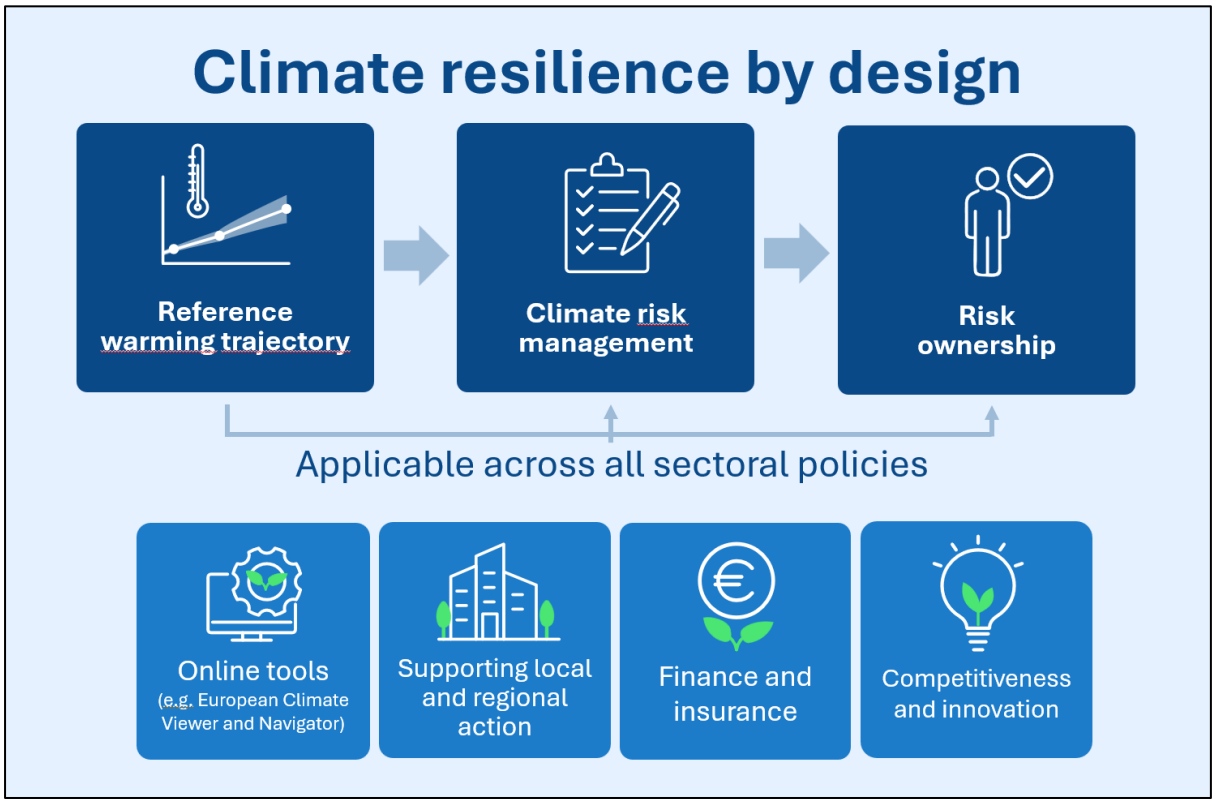

Figure 1: The EU Framework for Climate Resilience – overview

3 Awareness and action: empowering authorities, businesses and the public to drive change

The proposed European Climate Resilience Law is accompanied by enabling measures designed to support implementation by

- providing online tools for risk awareness and solutions that build resilience;
- supporting local and regional action;
- empowering European businesses to innovate and prosper;
- improving access to finance and affordable insurance.

3.1 Online tools for climate resilience knowledge: building risk awareness and enabling solutions

Many policymakers, businesses and individuals lack access to user-friendly and reliable online tools that provide trustworthy and actionable information and support decision-making on climate resilience and adaptation.

The Commission is launching the **European Climate Viewer**[17]. Drawing on climate data and projections of the Copernicus Climate Change Services (C3S), it provides an accessible and user-friendly way of viewing current and plausible future climate conditions. It converts the reference global warming trajectory into localised and decision relevant information on projected climate hazards. It

[17] https://european-climate-viewer.climate.copernicus.eu.

enables users to explore the projected consequences of a range of future climate scenarios: for example, what a 2ºC warmer world in 2050 could mean for the frequency and intensity of health-threatening heatwaves and their knock-on effects on water shortages in various countries, regions and municipalities. Over time, the European Climate Viewer will expand from hazard information to more comprehensive climate risk information, including exposure, vulnerability and the effects of resilience measures to mitigate risks. It will benefit, amongst others, from Destination Earth impact sector modelling and the JRC Risk Data Hub information, to help local authorities better understanding risks and prepare.

The Commission has also created a new **Navigator of Climate Resilience Tools**[18] to help people, businesses and public authorities identify and use the tools most relevant to their needs. Furthermore, the new **Solutions Explorer** of the EU Mission on Adaptation to Climate Change[19] showcases measures already implemented. It explains how the measures have been resourced, what benefits they bring, and how they can be replicated in regions, cities and policy sectors, thereby supporting wider uptake. The Commission will make this tool more widely available to other interested parties to continue collecting best practices.

Together with other components, these tools will be part of a broader **European online platform for climate resilience**. This will be a new central online space for resilience support services and solutions. It will help implement the framework and will gradually upgrade and eventually replace the Climate-ADAPT[20] website. The move from Climate-ADAPT will preserve access to useful content and established services. The platform and its components will evolve with scientific evidence, datasets and the reference trajectory.

To complement the work on the **reference global warming trajectory** and the European Climate Viewer, the Commission also intends to set up an **Earth System Tipping Point Observatory**. This will help Member States and the EU to better understand and mitigate the risks and challenges linked to climate and ecosystem tipping points. In addition, the Commission aims to accelerate updates of the relevant scientific evidence; the translation of global into high resolution European projections for the coming decades; improvements in pan-European datasets to implement the trajectory at national, regional and local levels; and the identification of extreme weather events and other abrupt changes and early warnings about them. The Commission also encourages the effective use of existing services, such as the Copernicus Emergency Management Service and the Copernicus Climate Change Service, to avoid duplication and ensure coherence.

3.2 Supporting local and regional action

Cities and urban areas, where around 75% of the EU population lives, are on the frontline of climate impacts. They are already adapting public spaces to extreme heat, strengthening flood protection, restoring ecosystems and protecting vulnerable citizens. The **Commission Communication on an EU Agenda for Cities**[21] stresses the importance of place-based measures for better EU preparedness and resilience. It also emphasises the need to consider social inclusion and the needs of disadvantaged groups, and to promote **nature-based solutions (NBS)** notably when tackling heatwaves and water resilience challenges. Similarly, territories such as islands or the outermost regions need to have a tailored policy response, given their particular exposure and vulnerability to the impacts of climate change[22,23].

[18] https://climate-adapt.eea.europa.eu/en/navigator.
[19] https://mission-adaptation-portal.ec.europa.eu/mission-solutions-explorer_en.
[20] https://climate-adapt.eea.europa.eu.
[21] COM(2025) 739 final.
[22] COM(2026) 660 final.
[23] COM(2026) 520 final.

The Commission will also **identify 100 of the most vulnerable European territories (**geographical areas with a high propensity to be adversely affected by climate change) and assess the risks and at which level they should be managed. This will support a 'whole of society approach'- all the way down to local level, where climate adaptation matters most.

The **EU Mission on Adaptation to Climate Change**[24] puts EU research and innovation into practice and helps develop, test and deploy climate resilience solutions in local and regional settings through pilot projects, funding, advisory services, peer learning and twinning. It rolls out a diverse set of instruments, combining funding, advisory support and facilitation. Measures are tailored to local needs to strengthen ownership and support wider uptake. The **Climate City Capital Hub,** funded together with the EU Mission on Climate-Neutral and Smart Cities, connects local authorities with public, private and philanthropic investors.

National Adaptation Hubs set up single entry points for coordinated action to meet the Mission's objectives, connecting national, regional and local authorities. They provide an opportunity to consolidate and scale up tested, operational and ready-to-deploy governance systems and promote multilevel dialogue. They can facilitate financing and investment planning, which could include measures under the national and regional partnership plans, if deemed appropriate by the responsible authorities. This will help avoid creating entirely new structures ahead of the start of the EU's next long-term budget in 2028.

The **New European Bauhaus** (NEB) is helping drive resilient regeneration in neighbourhoods and cities by promoting scalable, replicable and affordable solutions. Through various tools, it supports learning, skills and innovation to deliver more inclusive, circular and sustainable housing and built environments. The NEB also advances nature-based, bio-based and other innovative building solutions that strengthen climate resilience and improve urban ecosystems, in cooperation with the relevant EU Missions.

Finally, within six months of the adoption of the European Climate Resilience Law, the Commission will put forward an **Implementation Plan**. This plan will identify appropriate support for the Law's objectives and its effective implementation, including at local and regional level. This will be done within the existing budgetary framework and future initiatives.

3.3 Empowering European businesses to innovate and prosper

Products, technologies and services that boost climate resilience are creating new markets and export opportunities for EU companies, with the global market estimated to reach around EUR 3.5 trillion by 2050[25]. **The EU should seize this opportunity and become a global market and technology leader for climate resilience solutions**. Through international engagement and partnerships and building on the successes of the Global Gateway[26], European businesses can tap into investment capacity and technological expertise to accelerate the roll-out of innovative resilience solutions.

EU-funded research and innovation is already making a direct contribution to advancing knowledge, supporting the emerging market, and developing innovative solutions and technologies for public authorities, businesses, and citizens: the latest European research and innovation funding programmes (Horizon 2020 and Horizon Europe) have contributed so far with over 225 projects on climate adaptation totalling an EU financial contribution of EUR 1.6 billion.

To **scale up a European resilience industry and make it more competitive**, climate resilience solutions need to enter the market faster. Demand is set to increase, partly due to the proposal for the

[24] https://mission-adaptation-portal.ec.europa.eu.
[25] https://www.gic.com.sg/thinkspace/sustainability/sizing-the-climate-adaptation-opportunity.
[26] https://commission.europa.eu/topics/international-partnerships/global-gateway_en.

revised public procurement regulation of September 2026, which explicitly sets climate resilience as a quality criterion that public buyers should use[27]. Public procurement accounts for around 14% of EU GDP.

The **Social Climate Fund (SCF)** will provide up to EUR 86.7 billion to support vulnerable groups in the clean transition, including measures and investments in technologies that increase climate resilience. For this purpose, the Commission will explore actions with Member States and the EU industry to create synergies across Social Climate Plans and promote common frameworks that can improve affordability and foster economies of scale, for example social leasing programmes for heat pumps.

The Commission will explore also making climate resilience technologies and services one of the themes of the **Industrial Forum**. In addition, it will explore convening in the course of 2027 research organisations, industry, regulators, user groups and other stakeholders in a dedicated **Climate Resilience Industry and Innovation Dialogue** to work on a common strategy to develop, deploy and scale up climate resilience technologies, products and services in Europe. The National Adaptation Hubs could contribute to this dialogue by highlighting innovation needs and opportunities.

The Commission also intends to carry out a pilot, the **Climate Resilience Technologies Mapping**, to identify emerging technologies, markets and competitiveness trends. This exercise will feed into the Observatory of Emerging Technologies once it is set up.

The newly adopted **Horizon Europe bridging action 'Bringing innovative climate preparedness and resilience solutions closer to the market'**[28] will support European businesses through dedicated assistance for business development, innovation acceleration, preparation for market deployment, and market-ready pilots. The **European Innovation Council Accelerator Challenge 'Deep Tech for Climate Adaptation'** scales up deep tech solutions developed by SMEs and start-ups, including NBS and engineering approaches supported by AI[29]. Horizon Europe will also foster longer-term competitiveness in climate resilience solutions by supporting research and innovation leading to novel technologies and services of the future, **including, where appropriate, through European Partnerships as a vehicle to contribute to the climate resilience objective.**

Finally, the Commission will cooperate with European standardisation organisations to include climate risks in relevant standards, as well as to develop timely, market-relevant **European standards for climate resilience technologies, products and services**, including common methods for testing, performance assessment and interoperability. The Commission will also foster international standardisation efforts in this area.

3.4 Finance and insurance

3.4.1 Financing Europe's climate resilience

Adapting Europe's infrastructure, built environment, ecosystems and economy to future climatic conditions is expected to require investment of around **EUR 70 billion per year**[30]**.**

In the 2026 **European Semester**, 16 Member States received country-specific recommendations on climate resilience or on reducing the climate protection gap. As per the Commission proposal, the National and Regional Partnership Plans shall address all or a significant subset of challenges identified in these country specific recommendations. This will result in stronger links among climate risks, economic and social policies and investment priorities.

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[27] COM(2026) 590.
[28] Call ID: HORIZON-BRIDGING-2027-04-03: Commission Implementing Decision amending C(2025)8493.
[29] Deep Tech for Climate Adaptation - European Innovation Council.
[30] https://data.europa.eu/doi/10.2834/2895769.

Mobilising business investment in climate resilience can also be supported through **targeted tax incentives**. The Commission intends to map the existing incentives, regularly track Member States' use of them and identify the most effective approaches. Building on the approach developed under the Clean Industrial Deal, this could include **tax credits and accelerated depreciation**, up to immediate expensing, for investments that strengthen climate resilience and resilience-critical infrastructure.

With the expected entry into force of the **revised General Block Exemption Regulation** in early 2027[31], the Commission envisages to further facilitate granting **State aid** by public authorities to companies investing in climate resilience, building on the existing possibilities under State aid rules.

Under the Commission's proposal, the EU's **2028-2034 Multiannual Financial Framework (MFF)** will support climate preparedness and resilience, with climate adaptation investments contributing to the climate and environment spending target of at least 35% of overall spending. Climate resilience will, where appropriate, be supported under the NRPPs, Horizon Europe, the LIFE Programme, the European Competitiveness Fund, and other funds and programmes, including those supporting the EU's external action. Many **climate-vulnerable investments** have been subject to **climate-proofing** under the previous and current MFFs, protecting them against climate-related risks. According to the Commission's MFF proposal, the Commission will publish **guidance on the application of the 'Do No Significant Harm' (DNSH) principle** during the MFF period 2028 to 2034. Such guidance will clarify, as appropriate, how to consider climate change adaptation for relevant investments supported under the MFF that are at high potential risk stemming from climate related hazards for which no climate risk assessment is already required by applicable EU legislation, and in line with the Commission proposal for a Performance Regulation[32]. This includes the requirement for the guidance to be based on the overarching principles of clarity, simplification and proportionality and to take into account burden on authorities and beneficiaries. Therefore, any clarification related to climate change resilience for relevant investments would need to be targeted, clearly defined in scope and proportionate.

Public finance should have a catalytic effect on mobilising private capital for climate resilience building. The revised delegated acts of the **EU Sustainable Finance Taxonomy** will make resilience investments easier to identify and finance. New tools developed by the European Investment Bank (EIB) will support the screening of assets and investments for climate risks, greater uptake of the adaptation criteria under the Taxonomy, and better access to adaptation finance. These tools include the forthcoming open-access **Climate Hazard Screening and Exploring Tool (ClimateSET)**, which draws on CS3 data, and the EIB Group **Green Checker** with new adaptation modules.

Climate risks should be adequately reflected in asset valuations and financial accounts. The Commission will work with relevant European and international bodies to better integrate material physical climate risks into valuation and accounting practices. This will ensure that investment decisions and balance sheets better reflect climate-related risks and the value of resilience measures. The Commission will continue to support corporates in integrating climate risks into their transition and climate resilience plans through guidance and other practical assistance.

The **European Central Bank (ECB)** has been progressively accounting for climate and nature-related risks in monetary policy operations and prudential supervision of euro-area banks. This has strengthened the ability to better factor in the impact of climate transition and physical risks on monetary policy and how banks manage these risks. Moreover, the ECB monitors closely the impact of climate change and extreme weather on the macro-economy and inflation.

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[31] Draft Commission Regulation replacing Regulation (EU) No 651/2014.

[32] COM/2025/545 final. Timing and content of the finalized guidance pending on the conclusion and outcome of the legislative procedure on the MFF 2028-34 package.

The proposed EU and national strategic plans on climate resilience - which will eventually consolidate and replace the current ones - as well as current national adaptation strategies and plans would provide a common basis for identifying priorities, guiding long-term investment, and drawing up **investable climate resilience projects**. Member States should involve local and regional authorities, in full respect of their constitutional and administrative arrangements, in drafting the plans to foster a multilevel governance needed for building effective resilience. The Commission will also improve access to climate resilience projects and recognised adaptation options through the online platform described in section 3.1, to help connect project promoters, solution providers and investors and accelerate the deployment and uptake of proven solutions.

The **EIB Group** will complement the framework through its **next Climate Adaptation Plan** and its **Climate Bank Roadmap Phase 2 implementation** and apply the resilience-by-design principle. **At least EUR 30 billion in financing will be allocated to climate adaptation between 2026 and 2030**, supporting climate-resilient investments and climate resilience technologies and solutions, in Europe and globally. It will also strengthen financing and advisory support for the benefit of those most exposed to climate risks, and seek to expand blended finance, guarantees and risk-sharing instruments to improve private financing. A pilot project under the EU Mission on Adaptation to Climate Change will test how EU grants can be combined with intermediated EIB lending, to learn lessons on scaling up blending approaches. In cooperation with the Commission, the EIB Group will also combine advisory support and financing through its Climate Adaptation Investment Advisory Platform (ADAPT), Green Gateway, and JASPERS advisory programme.

3.4.2 Narrowing the climate insurance protection gap

Insurance can strengthen Europe's capacity to manage climate risks by reducing losses for households, businesses and public authorities after disasters. It can also ease pressure on public finances, thereby freeing resources for preventive measures.

The climate insurance protection gap must therefore be reduced. Historically, only around 25% of natural catastrophe losses in the EU have been insured[33]. The Commission will set up a **Climate Insurance Alliance**, which will bring together insurers, reinsurers, insurance intermediaries, insurance takers, risk modelling experts, investors, the European Insurance and Occupational Pensions Authority (EIOPA) and public authorities. By the end 2027, the Alliance will look at and deliver a first set of specific and actionable measures that aim to

- **increase insurance uptake**: supporting demand through adequate solutions, including measures to increase risk awareness, transparency on insurance policies (for examples, by presenting natural catastrophe exclusions and deductibles in pre-contractual information in a simpler and more visual way), facilitating quick payouts (for instance through parametric insurance), and promoting availability, affordability and adequacy of insurance products;
- **incentivise risk prevention**: identifying and promoting insurance instruments that incentivise prevention (including through group insurance, build-back better policies and impact underwriting), assessing data availability and sharing to support better risk modelling; and
- **assure adequate insurance capacity**: assessing the insurance capacity available to cover natural catastrophe risks, including through reinsurance and natural catastrophe bonds.

It will also explore solutions to reduce the insurance protection gap for natural catastrophes, by fostering the role and uptake of private insurance and exploring for this purpose possible public-private

[33] EIOPA and ECB data and analyses.

partnerships at national, regional or European levels, in line with risk management and adaptation measures.

Moreover, the Commission will work with EIOPA and the insurance sector to further develop EIOPA's **PROTECT tool**, which provides property owners with accessible information on climate risks and preventive measures. EIOPA will also set up an **Observatory for Catastrophe Risk Insurability**. This will help provide the data and metrics required to explain the drivers of the existing protection gap, monitor its evolution and help implement the measures set out in this framework.

4 Embedding climate resilience across all policies

Climate resilience by design needs to become standard practice in all EU policies, and the EU framework proposes the common core elements and principles needed for that purpose. Putting them into practice will require substantial commitments and efforts across many policy areas. This chapter presents a selection of relevant new and impactful Commission initiatives and EU policies.

The backbone to overall EU preparedness is **the European Preparedness Union Strategy**, that follows an all-hazard approach. It will encompass non-binding minimum preparedness requirements to help national administrations build up civil preparedness by 2030, including for climate hazards. The forthcoming Comprehensive EU Risk and Threats Assessment will inform these requirements as well as other initiatives related to crisis preparedness.

At the same time, the specificities of security and defence activities must be duly recognised. Climate risk assessment and strategic planning requirements should not interfere with time-critical activities directly related to national security and defence where their application could affect defence readiness, military preparedness or operational requirements.

Union space capabilities are strategic enablers of climate resilience. Copernicus, including C3S[34], supports monitoring, projections and risk assessment; Galileo[35] and EGNOS[36] positioning, navigation and timing services support monitoring and emergency response; and GOVSATCOM[37] and IRIS² [38] secure connectivity capabilities support crisis communications and service continuity, in line with their mandates and deployment status. Space data, services and applications support adaptation solutions, innovation and competitiveness. Space infrastructure, associated industrial facilities and supply chains also require resilience measures, particularly the ground segment. Disruption can cascade into communications, transport, financial systems and crisis response.

Risks and hazards to major infrastructure across EU and Member States are primarily managed through the **Critical Entities Resilience Directive**[39]. Member States are expected to consider structural resilience to future climatic conditions when implementing it.

Responding to the urgent need for strengthening EU preparedness for the impacts of heatwaves, especially for people in situations of vulnerability, the Commission will develop an integrated **European Heatwave Plan**. The Plan will address these impacts through a cross-sectoral approach. Complementing the European Heatwave Plan, the Commission envisages presenting a new **EU Action Plan for Energy-Efficient Cooling and Heating** in 2027**,** which will help prioritise action in heat-prone urban areas. In addition, the Commission will develop its **European Climate and Health Observatory** further, turning it into an EU centre of excellence for assessing climate-related impacts

[34] https://eu-space.europa.eu/earth-observation/copernicus.
[35] https://eu-space.europa.eu/satellite-navigation/galileo
[36] https://eu-space.europa.eu/satellite-navigation/egnos
[37] https://eu-space.europa.eu/secure-connectivity/govsatcom
[38] https://eu-space.europa.eu/secure-connectivity/iris2
[39] Directive (EU) 2022/2557.

on health through a One Health approach. The 2025 **Union Prevention, Preparedness and Response Plan for Health Crises**, an action under the European Preparedness Union Strategy, is based on the Regulation on serious cross-border health threats, which covers health threats, including those related to climate. Moreover, informed by the Comprehensive Health Threat Prioritisation Assessment for medical countermeasures[40], and building on the **EU Medical Countermeasures Strategy**[41], the Commission also supports the development of medical countermeasures that tackle the threat of new and emerging climate-sensitive infectious diseases. Finally, the Commission intends to launch a global platform to strengthen alignment and cooperation between funders of research on climate change and health.

The preparation of the upcoming **Quality Jobs Act** will consider, among other things, how workers can be better protected against risks related to extreme weather conditions and high temperatures. Policy measures could address these risks as part of the existing obligation to conduct a risk assessment, as set out in the Occupational Safety and Health Framework Directive[42]. Alternatively, the minimum requirements laid down in the Workplace Directive[43] could be updated to better address heat- and weather-related occupational safety and health risks, in a way that is proportionate to the employer's ability to act.

The **EU Anti-Poverty Strategy**[44] underlines the importance of strengthening societal resilience in the face of climate impacts, which have a disproportionate impact on people and households in vulnerable situations, and ensure the sustainability of essential services and infrastructures.

Modernising energy infrastructure and securing its operation is as crucial for climate resilience as it is for the EU's energy and climate transition. Building on the existing requirement to consider climate adaptation at an early stage in the planning of EU energy infrastructure projects, the **proposal for the revised Trans-European Networks for Energy (TEN-E) Regulation**[45] also provides that resilience-related equipment for upgrading existing cross-border electricity infrastructure falls within the scope of the TEN-E Regulation, with the possibility of applying for EU funding under the Connecting Europe Facility. In addition, the **proposed revision of the EU energy security architecture** will incorporate lessons learnt from recent crises and envisage using the reference global warming trajectory and applying the climate-resilience-by-design principle.

Climate change affects every mode of transport. The **climate proofing requirements of the Trans-European Networks for Transport (TEN-T) Regulation** already include anticipatory climate risk assessments and preventive management when developing TEN-T[46]. Based on an Implementing Decision from July 2026[47], the Commission has started to draw on lifecycle-based methodological standards to assess the environmental impacts and the climate resilience of transport infrastructure over its decades-long life, across projects and Member States. It has also started developing tools to detect structural deficiencies in rail and road bridges and tunnels on the TEN-T network.

The 2026 **EU Ports Strategy**[48] invites stakeholders to develop climate resilience plans for ports. It also advocates applying climate-proofing guidelines and the climate-resilience-by-design principle for building, refurbishing or linking ports to wider logistics networks.

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[40] SWD(2026) 1 final.
[41] COM/2025/529 final.
[42] Directive 89/391/EEC.
[43] Directive 89/654/EEC.
[44] COM(2026)538 final.
[45] COM/2025/1006 final.
[46] Regulation (EU) 2024/1679; https://data.europa.eu/doi/10.2832/7839720.
[47] C(2026) 5034 final.
[48] COM(2026) 112 final.

The Commission intends to tackle the tourism sectors' exposure to climate change risks in its upcoming **EU Sustainable Tourism Strategy**. Pressure on tourism destinations and businesses is increasing, marked not only by shifts in travellers' seasonal and geographic preferences, but also by new opportunities, for example, in rural, northern, mountain and less visited destinations.

The **Culture Compass for Europe**[49] highlights the need for crisis preparedness and risk management plans to protect cultural heritage from climate-related extreme events.

The **Energy Performance of Buildings Directive**[50] already requires Member States to consider climate risks and take measures to prevent overheating and maintain adequate indoor environmental quality under future climatic conditions. The Commission has published a methodological calculation framework to help Member States to determine the best level of energy performance for buildings, including the use of information derived from on climate projections[51]. This gives the construction sector and private building owners greater certainty that building requirements will optimise performance in line with the expected climate conditions. Also, the **Council Recommendation on fighting housing exclusion, including homelessness**[52] provides a framework for addressing the disproportionate climate risk exposure faced by people living in poor-quality housing and people experiencing homelessness.

Tackling climate related food supply risks**,** the next MFF, in particular the **proposed Common Agricultural Policy** (CAP), are expected to strengthen resilience and climate risk management at farm, landscape and food-system levels. This includes agri-environmental and climate measures, investment support for farmers and food processors, and sectoral support. The **proposed Farm Stewardship Framework** would require Member States to draw up protective practices for sensitive areas, soil and water, which apply to all beneficiaries of CAP area and animal aid. In addition, **future CAP national recommendations** would identify country-specific challenges and guide Member States on practices that strengthen climate resilience[53].

The Commission envisages improving the monitoring of climate hazards, promoting exchanges on climate risks, and enhancing the resilience of coastal and marine areas, aquaculture and fisheries. In view of this objective, the Commission envisages to present a **proposal for an Ocean Act** and proposal for the **revision of the Marine Strategy Framework Directive**. This objective is linked to the European Ocean Pact[54], the EU ocean observation initiative OceanEye[55], the upcoming Ocean and Water Research and Innovation Strategy, the EU Mission 'Restore our Ocean and Waters', and the European Digital Twin of the Ocean. The Commission has also encouraged authorities in coastal areas to integrate climate risks into coastal management and spatial planning[56].

High levels of biological diversity and ecosystem restoration are an essential way to minimise climate impacts and strengthening resilience. The proposed European Climate Resilience Law would therefore require Member States to promote **nature-based solutions and ecosystem-based adaptation** in their strategic plans on climate resilience. In that regard, the Nature Restoration Regulation requires Member States to take into account climate scenarios and resilience when restoring nature and ecosystems. The Commission will ensure that such obligations are properly implemented[57]. The **National restoration plans** are a key mechanism to translate these requirements into spatially explicit measures up to 2050.

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[49] COM(2025)785.
[50] Directive (EU) 2024/1275.
[51] Commission Delegated Regulation (EU) 2025/2273.
[52] ST 14650/26.
[53] COM(2025) 560 final.
[54] COM/2025/281 final.
[55] COM/2026/268 final.
[56] COM(2026) 530 final.
[57] Regulation (EU) 2024/1991.

Finally, the Commission will promote the use of the recently published **Guidance on Natura 2000 and Climate Change**[58] and develop **guidance on climate-resilient landscapes**.

In the area of freshwater, coastal and marine management the Commission envisages to develop a new **European Water initiative** with the aim of building upon and complementing the Water Resilience Strategy[59] (including its forthcoming Water Resilience Investment Accelerator and Digitalisation Action Plan for the Water Sector) and the Ocean Pact, by prioritising action in areas like water efficiency, NBS and natural water retention, reuse, drought and flood resilience. The Commission also intends to encourage Member States to consider climate resilience in their river basin management plans, marine programme of measures, and flood risk management plans. To this end, it will publish new **guidance on drought risk management and drought indicators** before the end of 2026.

Robust, Union-wide consistent and comparable data and indicators are essential for evidence-based policies, planning and implementation. To complement and reinforce relevant work of the EEA, Eurostat, Member States and international organisations, and building on the European Statistical System, the Commission intends to develop **common indicators on climate-related economic losses and deaths**, in cooperation with national statistical authorities and relevant stakeholders.

In its **international engagement**, the EU must strengthen its strategic autonomy and resilience, including through diversification, better risk preparedness, support for the global uptake of resilience technologies, and more robust partnerships. **External action instruments** should promote the related development cooperation, investment, humanitarian action, and peacebuilding in a mutually reinforcing manner. The Commission and the European External Action Service will continue to pursue **resilience objectives embedded in bilateral and multilateral partnerships** to promote joined-up strategies that reduce the root causes of fragility, vulnerability and humanitarian needs and support prosperity, stability and peace in third countries. In line with the Global Gateway strategy, these partnerships could be used to share expertise with interested countries, connecting high-level risk assessment with market-ready technological solutions and innovative financial de-risking tools.

At the international level, the Commission intends to convene a **symposium** to bring together government representatives, infrastructure investors, asset managers, scientists, industry, and the insurance sector to debate on global resilience to climate extremes. With global mitigation efforts still falling short of what is required to stay within the temperature thresholds of the Paris Agreement, the EU framework is also an opening for reflection on climate resilience as a common goal. In addition, the EU will continue to include climate resilience objectives in new - or reinforce existing - bilateral relationships with third countries, and cooperation with regional organisations, as well as with other stakeholders, to work together towards global climate resilience and scaling up adaptation actions.

Improving climate resilience should thus also be a central part of the **EU's engagement with its neighbourhood**, where many of the most climate-vulnerable countries are also among the most fragile. This includes the Arctic region, northern, eastern and south-east Europe, and countries in the Mediterranean and the Black Sea basin. In this context, the **Pact for Mediterranean** addresses both the economic aspects, in particular clean energy, water resilience and sustainable agriculture and cooperation on disaster preparedness and risk management. The EU will also advance mutual resilience with **candidate countries**, including by associating them in relevant EU preparedness and climate resilience initiatives, through the enlargement process. Looking at the Arctic region specifically, the **new EU Arctic Strategy** addresses climate risks and resilience, for instance by strengthening knowledge about climate change and its impacts, developing of adaptation and resilience measures, and testing new technological solutions.

[58] C/2026/4597.
[59] COM/2025/280 final.

5 Conclusion: a long-term blueprint with immediate effect - and a call for global action

The EU Framework for Climate Resilience sets the basis for systematic and anticipatory climate risk management across the EU by introducing the reference global warming trajectory, clarifying risk ownership, incorporating climate resilience in planning and decision making, improving risk assessments and strategic plans, strengthening investment, and providing enabling tools.

The framework also tackles the interconnected nature of climate risks across sectors, borders and levels of government, promoting coordinated action to address shared dependencies, cascading impacts and systemic risks. By strengthening resilience at home, the Union can demonstrate leadership and provide inspiration, using its partnerships and cross-border cooperation, particularly with neighbouring and accession countries.

The Commission, with the assistance of the European Environment Agency, will start implementing the approach set out in the proposed law immediately. Building climate resilience is a priority, because delay means that people, communities and economies are exposed to growing risks and higher costs.

Climate resilience is systemic by nature. It should therefore be embedded across the EU's wider strategic agenda. While the EU continues on its path to climate neutrality and push for accelerated reduction of emissions worldwide, we cannot avoid already locked-in climate change. We can however choose to increase the level of preparedness for the change that is already there. Decisions on infrastructure, investment, cities, energy, food systems and security taken now will determine Europe's capability to withstand adverse climate conditions for decades to come.

There will be no climate as usual. Therefore, **climate resilience needs to become a defining feature of Europe's competitiveness, security and prosperity**, and designed in from the start rather than dealt with after disaster strikes.