Climate Vulnerability and Resilient Remodeling of U.S. Single-Family Homes

Single-family homes across the United States are increasingly exposed to climate-driven hazards – from wildfires in the West to hurricanes and floods in the Southeast. Many of these homes were built after 1970 and average 1,500–2,000 sq. ft., often owned by moderate-income households. This analysis identifies states and regions where such homes face urgent climate **vulnerabilities** and highlights the **feasibility and cost-effectiveness** of climate-resilient remodeling in those areas. We focus on moderate-income communities, examining typical home values, owner incomes, insurance coverage gaps, and retrofitting costs for key hazards (wildfire, flood, wind, hail, drought). Table 1 summarizes typical remodeling measures and costs by hazard. We then break down climate risks and remediation opportunities by state, followed by a chart of the top 10 states with the greatest opportunity for climate-focused home upgrades.

Climate-Resilient Remodeling Costs by Hazard

To protect homes from various climate hazards, owners can undertake targeted upgrades. **Table 1** itemizes common adaptive features and their average costs for wildfire, flood, wind, hail, heavy precipitation, and drought risks:

Table 1. Climate Resilient Remodeling Features and Typical Costs

Climate Hazard	Climate-Adaptive Remodeling Features	Typical Cost Range (USD)
Wildfire	– Install Class A fire-resistant roofing (e.g. asphalt shingles or metal) – Add ember-resistant attic vents and metal mesh screening – Upgrade to noncombustible siding (fiber-cement, stucco) – Create defensible space (clear vegetation, use gravel or hardscape near home)	Basic retrofits: **$2,000–$15,000** (vents, deck flashing, gutter guards, etc.) for a typical home. Full hardening to highest standard can reach **~$100,000**, though often not needed[1]. Many effective measures (clearing debris, moving flammables, etc.) cost little to nothing[1].
Flood	– Elevate critical utilities (HVAC, water heaters, electric panels)	Minor flood-proofing: **$1,000–$5,000** (e.g. sump pump ~$1–

Climate Hazard	Climate-Adaptive Remodeling Features	Typical Cost Range (USD)
	above flood level – Install foundation flood vents or breakaway walls (for crawlspaces/garages) – Add sump pump with battery backup and backflow preventer – Waterproof basement walls and seal cracks – In extreme cases, elevate the entire structure on piers or stilts	2K, vents, sealants). Elevating appliances/utilities: **$2,000–$10,000**. **Note:** Full house elevation is costly (**$30,000–$100,000+**) and typically only done if absolutely necessary. Even small investments can pay off, as just 1 inch of floodwater can cause ~$25,000 in damage[2].
Wind (Hurricane/Tornado)	– Install impact-resistant windows or hurricane shutters – Reinforce roof structure with hurricane straps/clips and ring-shank nails (FORTIFIED Roof standard) – Brace garage doors and gable end walls – Upgrade roofing to high-wind-rated shingles and improve roof decking attachment	Wind retrofits (e.g. FORTIFIED roof) typically cost **~$5,000–$10,000** for an average home (often done during roof replacement). Storm shutters or impact windows cost **~$50+ per sq. ft** of opening. Garage door reinforcement kits run a few hundred dollars. These measures can substantially reduce storm damage and often earn insurance premium credits.
Hail	– Install Class 4 impact-resistant shingles or metal roofing – Apply shatter-resistant film on windows or use storm shutters – Reinforce skylights or replace with hail-rated units	Upgrading to hail-resistant roofing adds **~10–20%** to roof replacement cost (about **$1,000–$2,000** extra on a $10,000 job). Given that wind and hail are the most common homeowners insurance claims in many states[3], this upgrade pays off over time. Window protection (film or shutters) is typically a minor add-on (few hundred dollars per window).
Heavy Rain	– Improve roof drainage (clean gutters, add gutter guards and downspout extensions) – Re-grade landscape or add French drains to direct runoff away from foundation –	Many heavy-rain measures are low-cost: gutter upgrades and yard re-grading can range **$500–$5,000** depending on scope. Investing in drainage and waterproofing prevents

Climate Hazard	Climate-Adaptive Remodeling Features	Typical Cost Range (USD)
	Install overflows or rain barrels to manage stormwater – Use waterproof underlayment and sealant on roof and walls during maintenance	interior water intrusion during intense precipitation, avoiding costly mold and drywall repairs.
Drought/Heat	– Xeriscape landscaping (replace grass and flammable plants with drought-tolerant plants, gravel) – Install soaker hoses or drip irrigation around foundation to maintain soil moisture (prevent foundation cracking in clay soils) – Add attic insulation and cool roof coatings to reduce heat stress on home – Upgrade to double-pane windows and sun-shades for cooling efficiency	Xeriscaping an average yard costs **$2,000–$5,000**, but reduces future water and wildfire risk. A foundation soaker hose system is **<$500**. Energy efficiency upgrades for heat (insulation, cool roof coating) might cost **$1,000–$3,000** for a 1,600 sq. ft. home, paying back via utility savings.

These retrofit investments are **cost-effective** when compared to potential losses. In fact, every **$1 spent on disaster mitigation saves about $6** in future damages on average[4][5]. Next, we examine state-level vulnerability and remodeling feasibility, focusing on where moderate-income homeowners and mid-sized homes most urgently need climate adaptation.

Florida

Climate Vulnerabilities: Florida faces *severe hurricane winds, storm surge, and inland flooding*. Virtually the entire state is exposed to hurricanes, and **3.76 million homes** are in areas of major flood risk[6]. Wildfire risk is moderate (Florida's flat, wet terrain limits wildfire spread, though droughts can spark fires in the pine forests and Everglades). **Heavy rainfall** is a growing concern, with intensifying downpours causing urban flooding.

Housing Profile: Florida has a vast stock of post-1970 single-family homes (many developed during the 1970s–2000s boom). These homes are typically one-story or ranch-style on slab or crawl foundations. The **average home value** is around **$390,000**[7] (slightly above the U.S. average), reflecting coastal demand. Homeowners are often moderate-income retirees or working families; the **median household income** is about **$61k**[8]. This means many owners have limited disposable income to invest in big upgrades, especially with Florida's high insurance costs.

Insurance Coverage: Despite extreme risks, insurance gaps are significant. Florida's homeowners insurance market is in crisis with soaring premiums, and **18.1% of homes**

have no homeowners insurance at all[9][10] – one of the highest uninsured rates nationally. Of those insured, many lack flood coverage: just **17.9% of Florida homes carry flood insurance**[11], leaving over 80% unprotected from flood losses. (Florida does not require flood policies except in FEMA high-risk zones with mortgages.) Even insured homes may be underinsured – nationally about **64% of policies underestimate disaster risk**[12]. These coverage gaps mean **moderate-income Floridians are highly vulnerable** to financial ruin if a disaster strikes their home.

Remediation Feasibility: Florida presents a *strong opportunity for cost-effective climate remodeling*. Many resiliency upgrades here focus on **wind and flood** protection, which are relatively affordable versus Florida home values. For example, adding hurricane shutters, secondary water barriers, and roof tie-downs can cost only a few thousand dollars and substantially strengthen a home against Category 5 winds. Programs like the FORTIFIED Roof standard can often be met for ~$5K–$10K in retrofits during roof replacement, which *pays for itself* via insurance discounts and reduced storm damage. Likewise, installing a $2,000 sump pump or elevating an AC unit can prevent tens of thousands in flood damage. These measures are **highly cost-effective** – just **1 inch of water can cause ~$25K in damage**[2], so spending a fraction of that on flood vents and drainage is wise. Given Florida's widespread risk and moderate incomes, many homeowners stand to gain from state and federal grants or insurance incentives for storm hardening. Overall, Florida's combination of urgent risk (hurricanes every year) and large stock of older-but-valuable homes makes it the **#1 state for climate-resilient remodeling opportunity**.

Texas

Climate Vulnerabilities: Texas faces *multiple climate hazards* due to its size and geography. Along the Gulf Coast (Houston, Galveston, Corpus Christi), **hurricanes and coastal flooding** threaten homes. In central and north Texas (Dallas–Fort Worth and beyond), frequent **severe thunderstorms bring hail and tornadoes**, making Texas a national hotspot for hail damage. West Texas and the Panhandle experience **drought and wildfires in dry scrublands**, while flash **flooding** can occur statewide from intense rain (as seen in Central Texas "Flash Flood Alley"). Wind events (hurricanes in the east, tornadoes in the north, derechos in the plains) put much of Texas at wind risk. This broad exposure means virtually every Texas home faces some climate risk scenario.

Housing Profile: Texas has seen explosive suburban growth since 1970, with many 1,500–2,000 sq. ft. single-family homes built around its major metros. The **typical home value** is about **$300,000**[13] (around 85% of the U.S. average), reflecting Texas's relatively affordable housing. Median household income is roughly **$72k**[14], so many owners are middle-class families. These moderate-income homeowners often occupy houses in sprawling subdivisions that may not have been built to the latest hazard-resistant codes (especially older 1970s-80s houses).

Insurance Coverage: Most Texas homeowners carry standard multi-peril insurance (fire/wind), but coverage gaps exist for specific hazards. Only **5.5% of homes in Texas**

have flood insurance[15], despite significant inland flood risks (e.g. Houston's 2017 Harvey floods saw many uninsured losses). Wind and hail are covered by standard policies, but in coastal counties, windstorm may require a separate policy (through the Texas Windstorm Insurance Association), and many skip it due to cost. Overall, Texas's rate of uninsured homes is about 15–19% in many areas (one survey showed **Oklahoma and *neighboring states* like Texas have ~18–19% uninsured**[16]). With severe hail and tornadoes common, underinsurance is a concern – **wind/hail cause the most frequent claims** in this region[3], yet some homes have actual cash value policies or insufficient roof coverage, leaving owners with large out-of-pocket costs.

Remediation Feasibility: Strengthening Texas homes is *feasible and often cost-effective*, given moderate home prices and high hazard frequency. In coastal Texas, elevating houses or at least elevating appliances can greatly reduce flood losses (Galveston's elevation projects have saved homes from surge). Wind retrofits are crucial statewide: adding hurricane straps, roof-decking reinforcements, and impact-rated garage doors in hurricane zones, or installing tornado safe rooms in North Texas. A fortified roof or safe room might cost on the order of **$5,000–$15,000**, which is manageable relative to a $300k home and can save lives. For hail, upgrading to an impact-resistant roof (adding ~$2k to a roof job) dramatically cuts damage and insurance claims. Texas's large volume of homes and exposure (the state leads U.S. annual disaster losses) means there is **huge opportunity** for mitigation. Public programs or insurance credits (Texas recently launched a $40M grant program for retrofitting roofs) can spur moderate-income owners to act. With $1 of mitigation saving ~$6 in future losses[4][5], investing in resilient remodeling in Texas is economically smart. Texas ranks near the top for climate retrofit potential due to its multi-hazard profile and the sheer number of at-risk, moderate-value homes.

California

Climate Vulnerabilities: California's biggest climate threats to homes are *wildfires, drought, and extreme heat*, with secondary risks from flash floods/mudslides in burn scars. The state's sprawling wildland-urban interface (WUI) puts **1.26 million homes at moderate-to-high wildfire risk**[17] – the highest in the nation. In recent years, megafires have devastated communities (Paradise in 2018, numerous towns in 2020–2021), often destroying thousands of homes in a day. Prolonged drought, higher temperatures, and beetle infestations have killed millions of trees, intensifying wildfire fuel loads. Additionally, California faces *earthquake risk* (not climate-related but an added burden – notably, **90% of CA homeowners lack quake insurance[18]**). Flood risk is more localized (e.g. parts of Sacramento and Los Angeles regions), but when heavy rains come (as in early 2023), burn-scar mudflows and levee failures can threaten homes. The state also contends with *coastal erosion and rising seas*, particularly in low-lying communities (though many high-value coastal homes have begun adaptation like seawalls).

Housing Profile: California's housing is a mix of older homes and newer development, with many single-family houses built in the late 20th century expanding into wildfire-prone foothills. The **average home value** is around **$785,000** – one of the highest in the US[19].

However, many homes in high-risk wildfire areas are more modest properties in mountain towns or exurban areas (often valued lower than coastal city homes). Owners in these vulnerable areas are frequently middle-income or retirees, not the ultra-wealthy; statewide, the **median household income** is about $80–$90k. This mismatch – extremely high rebuilding costs vs. moderate owner incomes – means many Californians in fire zones are *underinsured*. In fact, **roughly 80% of homes in California's wildfire regions are underinsured** (not covered for full replacement value)[12]. This became painfully clear after wildfires, where many learned their policies wouldn't cover the cost to rebuild in today's construction market.

Insurance Coverage: California's insurance market for home hazards is strained. Wildfire risk has led major insurers to restrict new policies. Standard homeowners insurance covers wildfire and wind, but insurers are non-renewing policies in high-risk areas or raising premiums sharply, making coverage unaffordable for some moderate-income owners[20][21]. As noted, underinsurance is rampant in fire zones – a study found *four out of five homes underinsured* for wildfire rebuilding costs[12]. Flood insurance uptake is very low (<1% of homes statewide[22]) since flood hazards are perceived as small (though certain valleys and coastal zones have significant flood exposure). Earthquake insurance is also only carried by ~10% of homeowners[18], so most are uninsured for that catastrophe. Overall, California's homeowners face huge potential losses with insufficient insurance backstop, especially in wildfire-prone areas.

Remediation Feasibility: Retrofitting California homes for wildfire resilience is both urgent and doable. Thanks to new research, **affordable fire-hardening strategies** are known: replacing vent screens, installing ember-proof eave vents, using fire-resistant roofing and siding, clearing vegetation, etc. A recent study shows many homes can be significantly hardened for **$2,000–$10,000** in upgrades[1], which is *tiny relative to California home values*. Even full retrofits to the highest standard (~$100k) are often less than the losses averted (the average California wildfire claim runs in the hundreds of thousands). The challenge is mobilizing moderate-income homeowners to invest. California has begun grant programs (the **Wildfire Mitigation Program** offers up to $40k per home for retrofits[23]). These programs target places like Paradise and Sonoma County, where rebuilding to fire-safe standards is critical. For drought and heat, improvements like xeriscaping and cool roofs also make sense and often overlap with wildfire measures (removing flammable landscaping also saves water). Given California's high home values, owners who do invest in resilience get a double benefit: **avoiding catastrophic loss and preserving property value** (already, wildfire risk is starting to depress home prices in risky areas[24]). The feasibility of climate remodeling in CA is high – the main barrier is financial upfront cost, but considering the stakes and ongoing state support, California ranks among the top states where resilient remodeling has a huge payoff.

Louisiana

Climate Vulnerabilities: Louisiana is ground zero for *hurricane and flood risk*. Its low-lying coastal parishes and river basins (particularly around New Orleans and along the

Mississippi) face **extreme flood hazards**. Storm surges from major hurricanes (like Katrina in 2005, Ida in 2021) have inundated entire communities. Moreover, **rainfall-induced flooding** is increasing – for instance, the 2016 Baton Rouge area floods (with 20–30 inches of rain) damaged tens of thousands of homes, many outside formal flood zones. Louisiana's flat topography and extensive wetlands mean that virtually the entire state is susceptible to flooding: about **30% of homes are in areas of major flood risk** by some analyses[25]. Wind damage from hurricanes is another constant threat (e.g. Lake Charles was hammered by back-to-back major hurricanes in 2020). Wildfire is not a significant issue here, but *land subsidence and sea-level rise* are chronic problems that exacerbate flooding over time.

Housing Profile: Louisiana's housing stock includes many single-family homes built from the 1960s–1990s, often one-story on pier-and-beam foundations (traditionally elevated a few feet). The **average home value** is relatively low – about **$196,000**[26] – reflecting the state's lower incomes and the lasting impact of repeated disasters on property prices. The **median household income** is around **$58k**[27], so families are generally of moderate or modest means. A large proportion of owners are *cost-burdened*, and many homes, especially in rural bayou communities or small towns, have not undergone major updates in decades (making them less resilient to current climate extremes).

Insurance Coverage: Louisiana has one of the nation's highest rates of uninsured and underinsured homeowners. Approximately **21% of Louisiana homes lack homeowners insurance** entirely[9] – a reflection of insurance affordability issues in this disaster-prone state. Among insured homeowners, many had to resort to the state-run insurer of last resort (Louisiana Citizens) after private insurers went bankrupt or fled due to hurricane losses. Flood insurance is somewhat more common here than elsewhere, but still only about **20.9% of homes have flood policies**[11]. That means nearly 4 out of 5 homes are unprotected against flooding, despite it being Louisiana's most predictable hazard. This proved tragic in events like 2016, where an estimated 80% of affected homeowners had no flood insurance. Additionally, standard policies in coastal LA often have high hurricane deductibles (2–5% of insured value), effectively requiring owners to pay tens of thousands out of pocket for wind damage before insurance kicks in. All these factors contribute to a high rate of underinsurance – not just in coverage amounts but in *types* of coverage.

Remediation Feasibility: The need for resilient retrofitting in Louisiana is *urgent*, and the feasibility is aided by the relatively low cost of housing and labor. Measures such as elevating a home on pilings, while expensive in absolute terms, can be justified given the near certainty of future floods. Many post-Katrina reconstructions have already elevated homes in New Orleans by several feet. For existing homes, adding flood vents, raising HVAC units onto platforms, and building flood barriers can greatly reduce flood damage for a few thousand dollars – a wise investment when the **average NFIP flood claim in 2024 was ~$34k**[28]. Wind-hardening is equally important: replacing entry doors with wind-rated ones, installing window protection, and upgrading roof tie-downs. These improvements (often ~$5–10k) can prevent catastrophic roof losses in hurricanes. Louisiana has introduced incentives like state tax deductions for fortified roofing (up to

$5k) to encourage such upgrades[29][30]. For moderate-income residents, upfront cost is a challenge, but federal grants (e.g. FEMA mitigation grants) and non-profits have stepped in after disasters to help retrofit homes. Because so many Louisiana homes are both high-risk and undervalued (making insurance or relocation difficult), **remediation in place is a key strategy**. Strengthening a $150k house to survive floods and storms is far cheaper than the repeated cycle of rebuilding or depopulating communities. Louisiana stands out as a state where the opportunity for climate remediation is great – the risks are extreme, the need is evident, and every dollar spent on elevating or hardening homes yields major benefits in avoided future disaster costs.

North Carolina

Climate Vulnerabilities: North Carolina faces *hurricane impacts on the coast and heavy rainfall inland*. Its long coastline (Outer Banks down to Wilmington) regularly sees hurricanes or tropical storms (e.g. Florence in 2018, which caused massive flooding). Coastal erosion and storm surge threaten many beachfront communities. Further inland, North Carolina's piedmont and mountain regions have seen **record rainfall events** leading to flash floods (for example, in 2021 the remnants of Tropical Storm Fred caused deadly flooding in western NC). The state also lies on the edge of Tornado Alley – while not as tornado-prone as the Plains, it still experiences occasional severe tornado outbreaks (especially in the eastern half). Wildfire risk is moderate in the Appalachian mountains during dry spells, although not on the scale of western states. Overall, **flooding (coastal and riverine)** is perhaps the top hazard to homes, followed by hurricane wind damage.

Housing Profile: North Carolina has grown rapidly, with many suburban single-family developments since the 1980s (especially around Raleigh, Charlotte, and coastal metros like Wilmington). The typical 1,600–2,000 sq. ft. home here is often newer than those in the Northeast, but older coastal cottages (built mid-20th century) also dot the shore. The **typical home value** is about **$332,000**[31] (roughly 93% of the U.S. average), making NC relatively affordable. The **median household income** is around $60–65k, so many owners are solidly middle-income. Notably, a significant share of coastal property owners are out-of-state or wealthier second-home owners, but inland and less touristy areas (where moderate-income local families live) often have lower-value homes that may not be elevated or built to modern codes. These are the homes most at risk of flood loss and least likely to have been retrofitted.

Insurance Coverage: North Carolina's insurance landscape reflects its split between coastal and inland communities. On the coast, wind insurance is provided through a state coastal pool and flood insurance is required for mortgaged homes in flood zones, so uptake is better than national average. Statewide, however, flood insurance coverage is low – only **about 2.8% of NC homes carry flood insurance**[32]. This means even inland, many at-risk homes (e.g. along rivers) are unprepared for floods. Homeowners insurance coverage is more common (NC's uninsured rate is not among the highest; it's likely around 10–15%). Still, *underinsurance* issues persist, especially in mountain areas where people might not realize their risk (e.g. mountain counties had major floods in 2004 and 2021 with

low insurance penetration). After recent hurricanes, NC has strengthened building codes for new construction (e.g. elevation requirements, roof tie-downs), but older homes remain vulnerable.

Remediation Feasibility: There is **strong potential** to make North Carolina's homes more resilient relatively inexpensively. For coastal homes, elevating structures above surge levels is key – many newer builds are on stilts, and older ones can be elevated during remodels. Grant programs after Hurricane Florence helped elevate dozens of homes. Simple steps like adding flood vents in crawlspaces (to let water flow through) cost only a few hundred dollars but can save a home from foundation failure. In hurricane-prone areas, updating roofs and adding hurricane shutters yields big benefits; these retrofits often cost in the mid-thousands and NC homeowners can sometimes get insurance discounts for them. Inland, one focus is managing runoff – e.g. installing French drains and sump pumps in foothill homes to handle heavy rain. Another is securing propane tanks and oil tanks (which can float in floods) – inexpensive anchors can prevent environmental and fire hazards. Because North Carolina homes are moderately priced, the **cost-benefit of retrofits is favorable**: spending say $5k on a $300k home to avoid say $50k in flood repairs or roof damage is a good trade. Public awareness is growing after recent disasters, so more homeowners are open to measures like installing a $800 generator or a $1,500 sump pump to cope with climate extremes. North Carolina, with its mix of risks and middle-class population, ranks among the top states where proactive remodeling could significantly cut climate losses.

Oklahoma

Climate Vulnerabilities: Oklahoma sits in the heart of *Tornado Alley* and also experiences some of the nation's most frequent **hailstorms and severe winds**. Springtime brings violent supercell thunderstorms with large tornadoes (such as the EF5 that struck Moore in 2013) and hail capable of shredding roofs. Practically the entire state is at high risk for wind/hail damage – in fact, **wind and hail are the most common causes of homeowner insurance claims here and in neighboring states[3]**. Besides tornadoes, Oklahoma faces **extreme thunderstorms with straight-line winds** often exceeding hurricane force, as well as occasional ice storms (winter) that can damage structures (though ice is not a focus of this report). Wildfire risk is moderate in the grasslands and during droughts (e.g. western Oklahoma has seen prairie fires threaten small towns). Flooding can occur along rivers (like the Arkansas River) and after heavy rain, but generally flood risk is more localized except for certain floodplain communities.

Housing Profile: Oklahoma's housing is among the most affordable in the U.S. The **average single-family home price** is roughly **$205,000**[33], reflecting lower construction costs and land values. Many homes are single-story ranches or mobile/manufactured homes (though mobile homes are outside our scope, they are common and very vulnerable to wind). The targeted homes (built since 1970, 1500–2000 sq ft) in Oklahoma are often basic wood-frame houses with attached garages, built on slab foundations in suburban developments around Oklahoma City and Tulsa, or on pier-and-beam in rural

areas. The **median household income** is around $60k, so homeowners are typically moderate-income, and many communities are rural or small-town (which can affect access to resources for retrofits). Notably, very few homes in Oklahoma have basements (due to soil conditions), which has implications for tornado safety (hence the need for safe rooms or interior shelters).

Insurance Coverage: While most Oklahoma homeowners carry standard homeowners insurance (fire/wind), a significant number do not – the state's uninsured home rate is about **18.9%** (among the top ten in the country)[34]. This is concerning given the high tornado risk. Moreover, even insured homes often lack specific *tornado insurance* per se – it's covered by wind peril in the policy, but the total limits might be insufficient if a home is leveled. There is essentially no flood insurance uptake (<1% of homes[22]) because flood risk is perceived as low; unfortunately, this means those near rivers or in urban flash-flood spots are unprepared for events like the record Tulsa floods of 2019. Another issue is that many Oklahoma homeowners may carry policies with high wind/hail deductibles or actual cash value roof coverage (insurers often impose these due to the high claim frequency). This can leave owners paying large portions of storm damage themselves. Overall, there's an insurance gap for the worst-case scenarios (e.g. total destruction from a tornado) – lower-income families might not have the guaranteed replacement coverage needed to rebuild fully.

Remediation Feasibility: Given Oklahoma's moderate home values and frequent hazards, **retrofitting is extremely worthwhile** and often affordable. *Wind-resistant construction* is the priority. Many Oklahoma homes can be upgraded to a "FORTIFIED Home" standard for high winds at a reasonable cost – for example, adding hurricane clips/straps to roof trusses, if the attic is accessible, might cost only a few thousand dollars and can keep a roof on during a tornado's weaker winds (obviously a direct hit from a violent tornado will destroy any home without a specialized safe room, but improving roof attachment helps in marginal cases and widespread lower-end events). Installing a **safe room** or underground storm shelter (often $3k–$7k) is a lifesaving retrofit popular in Oklahoma; programs exist to offer rebates to homeowners for these shelters. Hail-resistant shingles are another smart investment in Oklahoma's climate – adding 10–20% to re-roof cost as noted, which often pays for itself by preventing frequent roof replacements (and insurers may give a discount). Because incomes are modest, public assistance or insurance incentives are key to uptake. Thankfully, the cost to *significantly harden* an Oklahoma home (perhaps ~$10k for roof, garage door, and opening protections) is low enough that it could be financed or included when homeowners inevitably replace roofs or windows due to normal wear and tear. In summary, Oklahoma is a prime candidate for resilient remodeling: the state regularly sees damaging storms, rebuilds the same structures, and incurs high insurance losses. By investing in stronger materials and construction now, moderate-income communities can break the expensive cycle of damage and repair. Oklahoma ranks high in opportunity because a large proportion of its homes are at risk and can be improved at reasonable cost.

New Mexico

Climate Vulnerabilities: New Mexico exemplifies climate risks in the arid Southwest: it faces *high wildfire danger, periodic drought, and flash flooding*. Much of New Mexico is sparsely populated high desert and forested mountains. Drought and heat have made its forests (like the Santa Fe and Gila National Forests) tinder-dry, contributing to record wildfires. In 2022, the Hermits Peak/Calf Canyon Fire – the largest wildfire in NM history – destroyed over 900 structures (many were homes in moderate-income rural communities). Overall, **at least 66% of properties in New Mexico are at moderate or higher wildfire risk**, one analysis found[35][36], one of the highest percentages in the country. After fires, the terrain is prone to **flash floods and debris flows** when monsoon rains arrive. Indeed, New Mexico experiences intense summer thunderstorms (the monsoon season) that can overwhelm arroyos and drainage in places like Albuquerque or burn scar areas – for example, in 2022 flash floods in the fire-scarred mountains caused additional destruction. Windstorms are also common on the eastern plains, and while New Mexico gets the tail end of Tornado Alley, tornadoes are less frequent here. Hail can occur but generally smaller than Plains states' hail. *Extreme heat* and prolonged water shortages are a creeping threat, potentially impacting home livability (cooling costs, water for swamp coolers, etc.).

Housing Profile: New Mexico's housing stock includes many small towns and rural homes, as well as suburban developments around Albuquerque, Santa Fe, and Las Cruces. The typical single-family home value is around **$308,000**[37] (a bit below the national average). Median incomes are about **$60k**, but there is a higher poverty rate in NM, and many homeowners in rural or tribal communities have lower-than-average incomes. Homes built since 1970 in NM range from adobe-style houses in the north, to ranch homes and manufactured houses. Notably, many homes in the WUI are on larger lots or ranches – think single houses near forests or on mesas – which can complicate firefighting (limited access) and mitigation (owners must manage a lot of defensible space). Construction quality and adherence to codes has been uneven historically in rural NM; only recently have stricter wildfire-resistant construction guidelines been encouraged in rebuilding efforts.

Insurance Coverage: New Mexico unfortunately leads in lack of insurance: it has the **highest rate of uninsured homeowners (about 23.3%) in the nation**[9]. This staggering figure means nearly one in four NM homeowners has *no* financial protection for their home. Many of these are likely lower-income or older residents who own homes outright and forego insurance due to cost. Even among insured, few carry flood insurance (NM has *very* low NFIP participation, under 1% of homes[22], though a post-wildfire flood program by FEMA temporarily boosted some policies[38][39]). Wildfire damage is covered by homeowners insurance, but after the 2022 mega-fire (which was actually started by a Forest Service prescribed burn), the federal government stepped in to compensate losses – a unique situation. In general, NM homeowners might be underinsured for wildfire; replacement costs have risen and many policies haven't kept up. The combination of high hazard and low insurance take-up makes New Mexico's situation precarious: a major

disaster can wipe out family assets and there is no widespread safety net (FEMA aid is relatively limited, and many don't have insurance payouts to rely on).

Remediation Feasibility: Despite economic challenges, *there is a clear, cost-effective path* to protecting New Mexico homes, especially against wildfire and post-fire floods. Creating defensible space around rural homes (clearing brush, thinning trees) is something many owners can do themselves at low cost – and it has an outsize benefit in fire safety. Structural retrofits like boxing in eaves, upgrading vent screens, and using fireproof deck materials are affordable steps that could save a home from embers (the 2022 fire showed homes that were properly mitigated sometimes survived when neighbors didn't). For a few thousand dollars, an NM homeowner can significantly reduce fire risk – a huge return on investment considering the average home value ~$308k. After the fires, there's also been emphasis on installing sandbag barriers or diversion ditches around properties to channel flash floods and debris flows; these measures range from sweat equity projects to a few thousand dollars with heavy equipment, but can prevent a burned-over hillside from inundating a home. New Mexico's moderate home prices also mean that more expensive retrofits, like a new fire-resistant roof (~$10k+), while a big ask for a moderate-income family, are still proportional to home value and may be achievable with grants or low-interest loans. The federal government's recent spending in NM (for post-fire recovery and mitigation) actually offers a template: fund upfront improvements to avoid disaster payouts later. Given NM's high proportion of at-risk homes and low insurance coverage, the **opportunity for climate remediation is among the greatest** – every hardened home in New Mexico significantly reduces the likelihood of total loss in the next wildfire or flood. The challenge is reaching moderate-income and isolated homeowners, but the cost-effectiveness of measures here is very high.

Alabama

Climate Vulnerabilities: Alabama is affected by *multiple hazards*: **tornadoes, severe thunderstorms, hurricanes, and inland flooding**. North Alabama sits in the Dixie Alley for tornadoes – as seen in the 2011 Super Outbreak, violent tornadoes can tear through communities (e.g. Tuscaloosa, Birmingham suburbs) causing massive destruction. The state's Gulf Coast (Mobile and Baldwin Counties) gets hit by hurricanes and tropical storms (e.g. Hurricane Sally in 2020 caused extensive wind and flood damage). Even weaker tropical systems can dump huge amounts of rain inland (for instance, remnants of storms stalling over Alabama have caused flash floods in mountain valleys). Central Alabama sees frequent **hail and straight-line winds** with thunderstorms. Overall, the state has a high frequency of disaster declarations for wind/flood events. Wildfire risk is relatively low (the climate is humid and the state is heavily forested, but fires are usually small and quickly contained, though occasional droughts can spark woods fires). Alabama also experiences extreme heat and is prone to *soil shrink-swell* issues (droughts can lead to foundation settling in some clay-rich areas).

Housing Profile: Alabama's homes are among the more affordable in the U.S. The **average home price** is about **$225,000**[40]. Many homes in tornado-prone areas are older brick

ranches or mobile homes; along the coast, there's a mix of older cottages and newer elevated homes. Our focus (post-1970, ~1,800 sq ft) likely includes a lot of 1970s-90s suburban houses in places like Birmingham, Huntsville, and Montgomery, as well as newer homes around growing areas like Baldwin County (coast) and the Huntsville tech corridor. The **median household income** is roughly **$57k** – relatively low, indicating many homeowners have limited financial flexibility. A considerable portion of Alabama homeowners are retirees or blue-collar families. Construction standards historically were not stringent for wind – building codes in Alabama only recently (mid-2000s) adopted stricter wind provisions, and outside of the coastal zone, tornado-resistant construction (like clips, sheathing, etc.) was not widely enforced. This means a lot of homes could be missing key structural reinforcements.

Insurance Coverage: Alabama has a high rate of uninsured homes (about **19.1%** with no homeowners insurance)[34] – ranking in the top 10 states. This is especially problematic in rural areas and for low-income households who own homes outright. In coastal Alabama, the insurance situation resembles Florida/Louisiana: expensive premiums, separate windstorm coverage (via the Alabama Beach Pool for some), and many dropping coverage due to cost. Flood insurance take-up is modest; Alabama was not in the top tier of states for NFIP coverage – likely only a few percent of homes statewide (and under 5% even in coastal/plain areas). Tornado damage, when insured, is covered by standard policies, but as elsewhere, underinsurance is a concern – total losses may exceed policy limits, especially with construction costs rising. After major tornadoes, it's not uncommon to find families whose insurance payout didn't fully cover rebuilding. Additionally, some insurers impose wind/hail deductibles in Alabama's policies due to the high risk, effectively reducing coverage for moderate events.

Remediation Feasibility: Strengthening Alabama's homes is *highly feasible*, as many needed measures are low- to mid-cost and the state has been proactive about promoting safer building. The **FORTIFIED Home program** (developed by the Insurance Institute for Business & Home Safety) has been championed in coastal Alabama – thousands of new and existing homes in coastal counties have upgraded to Fortified standards, proving retrofits can be scaled. A Fortified Roof upgrade (adding ring-shank nails, tape on roof deck seams, better attic ventilation, etc.) might cost ~$4,000–$8,000 for an average home, and yields significant wind resilience. Given Alabama's moderate home values, this is a reasonable investment – often less than 5% of the home's value – and can lead to insurance premium credits up to 35% on wind coverage, making it *pay for itself* over time. In tornado zones, installing ties/straps, anchor bolts, and even a safe room (around $5k) can be lifesaving. Alabama has offered grants and tax incentives for safe rooms and retrofits in the past (especially after the 2011 tornadoes). For flooding, elevating homes in say, the river floodplains of the Tombigbee or Tennessee rivers, is expensive and usually only done if repetitively flooded with federal help. However, smaller flood mitigation steps (improving drainage, elevating HVAC units) are very doable and cheap relative to damages avoided. Considering Alabama's relatively low construction costs (labor and materials are cheaper than national average), a given retrofit budget stretches further here. The main barrier is homeowner awareness and upfront money, but organizations and insurance

companies are increasingly pushing resilience. For example, one insurance company in Alabama gives fortified roof discounts and even helps facilitate inspections. In sum, Alabama presents a high-opportunity case: lots of homes are *just one severe storm away from disaster*, and incremental upgrades could dramatically reduce that risk. With coordination and incentives, moderate-income communities stand to gain safety and financial security through climate-smart remodeling.

South Carolina

Climate Vulnerabilities: South Carolina is on the front lines of *hurricane and flood risk* in the Southeast. The Lowcountry (around Charleston and Hilton Head) experiences frequent flooding – not only from tropical cyclones but also from king tides and heavy rain events. Hurricane Hugo (1989) was a landmark event leveling entire towns, and more recently storms like Joaquin (2015, indirectly) and Matthew (2016) brought severe floods. The Midlands and Upstate regions are also prone to flooding along rivers (the 2015 "thousand-year" rain event caused dam failures and widespread inland flooding in SC). The state also lies in "Dixie Alley" for tornadoes; notable outbreaks have struck, though overall tornado frequency is moderate. Wildfire risk is low to moderate (the state's forests are humid, but development near pine forests or marshes can see occasional fires). Coastal erosion is another slow-moving threat, as rising seas nibble away at beachfront communities – many homes face eventual relocation or elevation.

Housing Profile: South Carolina's housing includes historic coastal homes, suburban tract developments around cities like Charleston, Columbia, and Greenville, and many rural homes. The **typical home value** is around **$298,000**[41] (about 83% of the U.S. average), keeping with the state's generally lower cost of living. Median household income is about $60k, indicating many moderate-income households. Along the coast, property values are higher, but also there's a mix of wealth levels – from million-dollar beachfront houses (often second homes) to modest houses in flood-prone rural hamlets. A lot of post-1970 development happened along the coast and near waterways when awareness of flood risk was less; thus, many homes were built at grade and now require elevation or floodproofing. South Carolina does not have a statewide building code until the late 2000s (counties adopted various codes), meaning homes built earlier may not meet modern wind standards. This particularly affects places like the Grand Strand (Myrtle Beach area), where explosive growth in the 70s–90s produced many homes that could be vulnerable to a major hurricane.

Insurance Coverage: Flood insurance coverage in South Carolina is better than the national average but still leaves many exposed: about **8.4% of homes have flood insurance** (mostly in coastal counties)[42]. This ranks SC fourth among states, yet it means ~92% of homes statewide are uninsured for flood – including many inland homes that *should* have it (the 2015 floods affected areas where take-up was essentially zero). Homeowners insurance coverage is widespread, but as elsewhere in the Southeast, insurers have hurricane deductibles. SC's uninsured home rate isn't in the worst tier, but it's likely around 10-12%. However, affordability of insurance is an issue on the coast,

where wind coverage through the state wind pool or surplus lines can be very costly – some moderate-income owners might drop wind coverage (effectively going uninsured for hurricanes). **Underinsurance** came to light after events like Hugo and the 2015 floods – many discovered their policies didn't cover flood or the limits were too low for a full rebuild. Also, SC until recently had no mandate that home sellers disclose past flood damage[43], so buyers may be unaware of a home's true risk, possibly underinsuring or not buying flood insurance when they should.

Remediation Feasibility: South Carolina has a lot to gain from climate-proofing its homes, and it's quite feasible to do so. *Elevating homes* is a key strategy in the Lowcountry – after repeated floods, programs have helped raise homes in places like Charleston's outer communities. While lifting an entire house can be pricey (~$50k+), the average home price in many of those communities justifies it (plus federal grants cover much of the cost for repetitive loss properties). For less extreme cases, wet floodproofing (letting garages or lower areas flood safely) and using flood-resistant materials can be done during renovations at moderate cost. Wind retrofits are straight from the FORTIFIED playbook: improve roof attachments, add shutters, etc. South Carolina has embraced the Fortified standard in some coastal construction; extending it to existing homes via incentives (insurers already give discounts for fortified roofs in SC) will make many homes safer in hurricanes. One notable opportunity is in manufactured home parks and low-income areas: while our focus is on site-built homes, many South Carolinians in those communities suffer the worst in storms. Simple tie-down upgrades or community safe rooms could save lives – these are low-cost measures that could be subsidized. For typical single-family homes, spending, say, **$10,000 on retrofits could avoid $100k+ in hurricane or flood damage** – a convincing ratio. Moreover, a resilient home retains property value; as buyers become wary of flood-prone real estate, those homes that are elevated or mitigated will be more marketable. In sum, SC's moderate house values and incomes mean that upfront costs need support, but technically, the solutions (raise houses, strengthen roofs, improve drainage) are well-understood and achievable. With its long coastline and sizeable vulnerable housing stock, South Carolina is firmly in the top tier of states where climate-related home retrofits are both necessary and beneficial.

Colorado

Climate Vulnerabilities: Colorado's threats come from *wildfires, hailstorms, and flash flooding*. The state has experienced a surge in **wildfires** on the eastern slopes of the Rockies – notably the 2021 Marshall Fire that destroyed over 1,000 suburban homes near Boulder (an unusual urban wildfire) and large mountain fires in 2020 (Cameron Peak, East Troublesome) and 2012–2013 (Waldo Canyon, Black Forest) that burned neighborhoods in Colorado Springs and Fort Collins areas. Drought and heat have lengthened the fire season, and expanding development in forested foothills means many homes are at risk. Meanwhile, Colorado's Front Range is part of "Hail Alley" – the Denver metro and eastern plains see some of the *highest hail frequencies* in the U.S., with costly hailstorms nearly every spring/summer. This makes roof damage a near certainty over a home's life if not mitigated. Colorado also gets intense **downpour events**: for example, the 2013 Front

Range floods, triggered by days of heavy rain, flooded thousands of homes from Boulder to Colorado Springs. Burn scars from wildfires also create new flood and landslide hazards; a thunderstorm over a burn area can send debris flows into communities. Winter storms and extreme cold can cause damage (burst pipes, roof loads), though those are more routine and insured events.

Housing Profile: Colorado's population has boomed, and housing values are high. The **average home value** is around **$546,000**[44]. Many of the homes in wildfire-prone areas are fairly expensive mountain properties (though some are middle-class subdivisions in the WUI). Median household income in CO is about $80k, higher than national, but the cost of living (and housing) is also higher. For moderate-income families in Colorado, affording a home often means buying older houses or those in riskier areas (e.g. a 1975 cabin in the woods, or a house in a floodplain neighborhood). Construction quality is generally good (Colorado has had state building codes in place), but older homes may not meet current wildfire-resistant standards (e.g. they might have wood shake roofs, open eaves, etc. – materials now known to be dangerous in fires). Additionally, prior to recent years, wildfire was not top-of-mind for many urban-area homeowners, so landscaping and home features weren't optimized for fire resistance.

Insurance Coverage: Colorado's homeowners insurance typically covers fire and hail, which is good because those are the major risks; however, after the Marshall Fire (an *urban* fire), many found they were underinsured due to skyrocketing rebuild costs in the area – an issue of coverage limits not keeping pace. Flood insurance is very uncommon – in the 2013 floods, most impacted homeowners had no flood policy (since they were outside FEMA 100-year zones). Statewide, **less than 1% of homes have flood insurance**[22] given the semi-arid climate perception; yet flood can strike along creeks anywhere when rainfall is extreme. One positive: Colorado has relatively low rates of completely uninsured homes (not among the worst states). Still, as insurance premiums rise (they have been climbing due to hail claims and fire losses), some may choose higher deductibles or lower coverage to save money, effectively increasing underinsurance. Notably, after huge wildfire losses, insurers and the state are discussing wildfire mitigation credits and even requiring certain mitigation for coverage in high-risk zones. So coverage is in flux – but certainly those without any insurance (likely <10% of owners in CO) would be in dire straits after a disaster.

Remediation Feasibility: Colorado stands as a place where *targeted resilience measures can yield big benefits*, though costs can be non-trivial. **Wildfire mitigation** is priority one in the foothill communities: replacing wood roofs with Class A fire-rated roofing, installing ember-resistant attic vents, clearing pine needles and vegetation around the house, etc. These measures, many documented in Table 1, can make a home markedly safer from wildfire for perhaps **$5k–$20k**, which, while not cheap, is a fraction of the home's value in most cases. Given a single wildfire can cause total losses, the cost-benefit is obvious. The state and counties have cost-share programs for thinning trees and retrofitting vents, which helps moderate-income owners. **Hail** resilience is straightforward – encourage impact-resistant shingles whenever a roof is replaced (which insurers already do by

waiving cosmetic damage exclusions if you use better shingles). Over a 30-year span, an IR roof in Denver might prevent multiple full roof replacements. Many Colorado hail-prone homeowners effectively get a "free" new roof via insurance every 5–10 years; switching to a hail-proof roof could break that cycle and save both the insurer and homeowner hassle (some insurers give premium discounts for IR roofs, so adoption is increasing). **Flood** mitigation, especially for those near the mouths of canyons or in drainages, could include building berms or strategic retention areas – often community-level projects – but individual homes can add French drains, dry stream beds to redirect water, and have sump pumps ready. These are relatively low cost. Colorado's generally higher incomes mean there's more ability to invest in mitigation compared to a poorer state – and indeed we see many HOAs and communities proactively doing fire mitigation. The main hurdles are complacency (for those who think "it won't happen to me") and reaching those moderate-income families who may be stretched thin by the high cost of living. Still, with insurance and government pushing solutions, and clear evidence from recent disasters, Colorado homeowners have both the motivation and means to implement resilient upgrades. The state cracks our top 10 due to the high values at risk and proven cost-effectiveness of measures (a classic example: a $10 sprinkler can save a $500,000 home from ember ignition). By acting now, Coloradans can avoid the fate of underinsured losses and maintain the value of homes in an era of increasing wildfire and hail events.

Top 10 States with Greatest Climate Remediation Opportunities

Finally, we highlight the top 10 states/regions where the opportunity for climate-resilient remodeling of single-family homes is greatest – considering hazard exposure, the urgency of vulnerability, the prevalence of moderate-income homeowners, and the potential cost-effectiveness of upgrades:

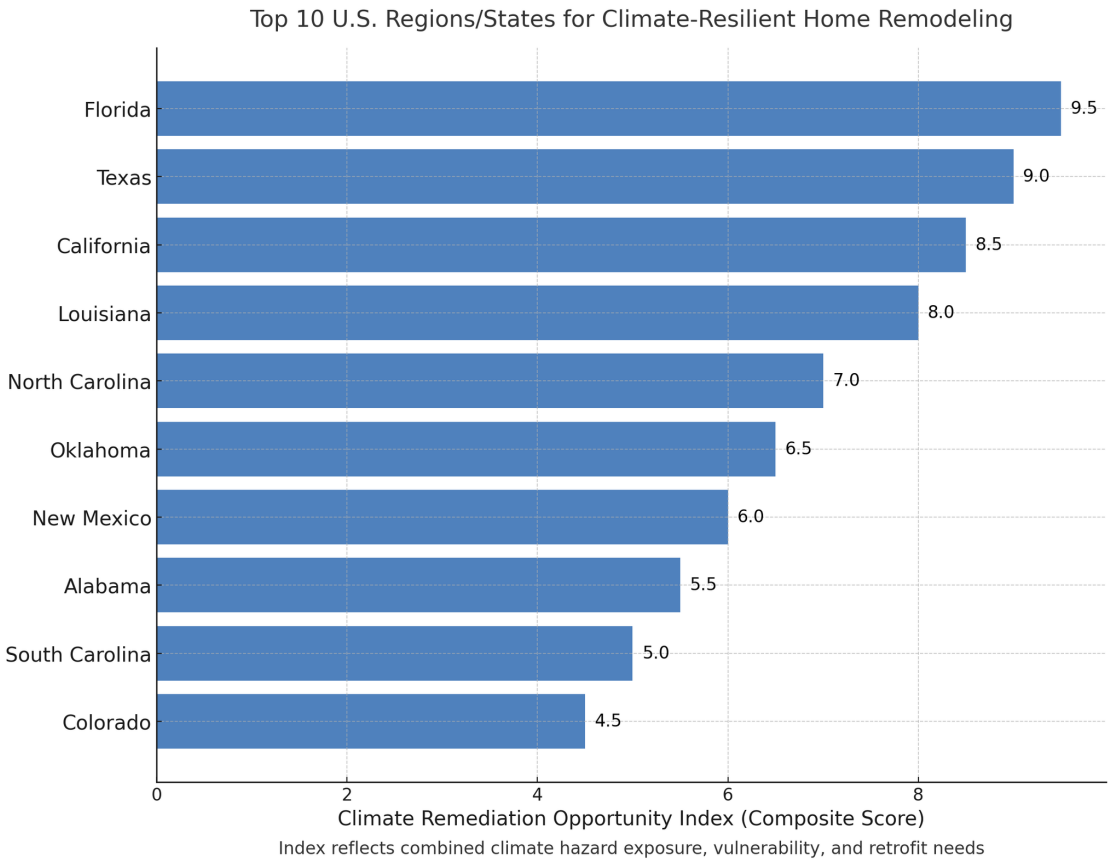

Figure: Top 10 U.S. Regions/States for Climate-Resilient Home Remodeling. This chart ranks states by a composite "Climate Remediation Opportunity Index" (higher means more homes at risk and more gains from retrofitting). **Florida, Texas, and California** top the list – due to their enormous number of at-risk homes (hurricanes in FL & TX, wildfire in CA, among other hazards) combined with significant insurance and resilience gaps. **Louisiana** is next, as virtually the entire state faces flood/hurricane threats and moderate-income communities need urgent fortification. **North Carolina** and **Oklahoma** follow – NC for its hurricane/flood-prone corridor and OK for its extreme tornado/hail exposure – both with largely moderate-income populations. **New Mexico** appears due to its high wildfire risk and very low insurance coverage, signaling huge benefits from proactive mitigation. **Alabama** and **South Carolina** round out the list as Southeastern states with considerable hurricane/tornado impacts on moderately valued homes. **Colorado** makes the top ten thanks to wildfire and hail risks affecting expensive homes, where mitigation yields large absolute savings.

Each of these states presents a compelling case for investment in climate-resilient remodeling. By upgrading roofs, elevating utilities, improving structural connections, and other measures outlined above, millions of homes can be better protected. The data and trends show that **moderate-income households** in these regions are often the most vulnerable to climate hazards and the least financially equipped to recover – which is exactly why targeting these states with grants, insurance incentives, and robust public policy support for climate adaptation is so critical. With thoughtful remodeling and

retrofitting, we can keep these families safer, reduce economic losses, and preserve the housing stock in the face of our changing climate.

Sources: Climate risk and housing data from First Street Foundation, CoreLogic, NOAA, and state reports; insurance statistics from the Insurance Information Institute, LendingTree, and FEMA (NFIP); retrofit cost data from Headwaters Economics wildfire report and FEMA/IBHS guidelines; see inline citations for specific references.[12][45][1]

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