



## 3. Natural Disasters & Climate Change

### Commercial Impact

- Storms, floods, fires, sea rise, drought, quake, etc. increasing
- Insurance availability, cost
- Negative impact on corporate site selection
- Increased company, employee costs
- Valuation impact and investment risk
- Myriad local/state regs, lack of Fed oversight

### Residential Impact

- Increasing risk to homes, multi-family
- Insurance availability, cost
- Impacts location desirability
- Property & resale value
- Purchase, rent costs