

## OVERVIEW

Governor Evers recognizes that climate change is a threat to our state, economy, and our kids' futures from flooding and more severe weather events to droughts and lack of snow in the winter. The Wisconsin Climate Change Impact report found that the last two decades were the warmest on record in Wisconsin. Warmer and wetter trends are projected to continue into the future. Flooding and severe convective storms will threaten agricultural lands, homes, and businesses.

OCI has been working to raise awareness of our state's climate risks and the efforts individuals and communities are making to mitigate these risks through our [Stronger Wisconsin](#) campaign. Wisconsin is also a member of the National Association of Insurance Commissioners' Climate and Resiliency Task Force to learn from states across the country, identify opportunities to reduce risks, and understand the impact of climate change on insurance access and affordability.



**ENCOURAGE  
FLOOD INSURANCE  
COVERAGE**



**SUPPORT FINANCIAL  
PLANNING  
FOR DISASTERS**



**ENSURE  
FLOOD RISK  
TRANSPARENCY**



**INVEST IN  
REDUCING  
FLOOD RISKS**

## SUPPORTING RISK MITIGATION AND TRANSPARENCY

Governor Evers made a number of proposals in his 2025-27 budget proposal that would encourage Wisconsinites to evaluate and mitigate their own climate risks and prepare their finances to better respond to natural disasters. His proposals include:

- Fund pre-disaster flood resilience grants to identify flood vulnerabilities, identify ways to improve resiliency, and reduce flood risk in flood-prone communities
- Strengthen real estate and rental flood disclosure requirements so potential buyers or renters better understand the flooding risk they may face
- Support flood insurance coverage uptake by creating an income tax credit equal to 10% of the amount an individual pays for flood insurance premiums
- Allow Wisconsinites to take advantage of a Catastrophe Savings Account, a pretax account that can be used to pay for repairs from damage resulting from floods, tornadoes, hail, and cold weather-related damage. The pretax funds could also be used for a property insurance deductible for claims associated with this type of damage.