

2025 WAV Group Homeowner Natural Disaster Sentiment Survey

By Marilyn Wilson
CEO and Founder - WAV Group

New WAV Group Research Uncovers Deep Concerns Among Homeowners



The dream of homeownership in America has always been rooted in the promise of stability, family memories and the hope of long-term generational financial growth and equity. But as climate risks intensify and disaster events become more frequent, new research from WAV Group reveals a troubling shift: Homeowners are no longer just worried about economic market conditions. They are increasingly anxious about whether their homes, and the long term value of their investments, are secure from natural disasters.

In **2024**, approximately **11 million people in the U.S.** were displaced within the country due to disasters. This figure is the highest for any nation globally and represents roughly a quarter of worldwide disaster displacement.

In a national survey of 400 homeowners conducted in June 2025, WAV Group explored how climate-related risks are impacting perceptions of safety, property value, insurance costs, and trust in government response.

Industry discussions about the need to share natural disaster history and risk have been focused on the needs of homebuyers. The WAV Group Homeowner Natural Disaster Sentiment Survey, in contrast, centered on homeowner perspectives, those that already own the asset at risk of being impacted by natural disasters.

Natural Disaster Risk is No Longer Theoretical - It's Personal

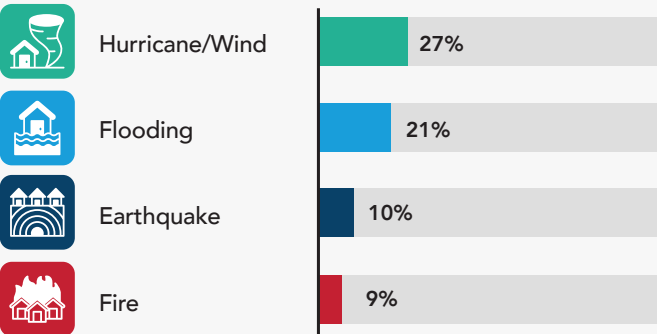
51% of homeowners in the new WAV Group Homeowner Climate Sentiment Survey report their home has already been affected by a natural disaster.

From hurricanes and floods to wildfires, extreme storms and earthquakes, climate risk has reached the front door of millions of Americans. 51% of respondents said they have already experienced a major natural disaster. Other data suggests that 45% of all homes are at high risk for a major natural disaster. In fact, there is NO state in the nation that has not reported a natural disaster, according to FEMA data.

For real estate professionals, this demands a shift in mindset: risk awareness is not just for buyers in so-called “high-risk zones”. It’s a universal concern.



Which, if any, of the following, natural disasters have affected your home?



Implication:

While agents tend to avoid uncomfortable topics that may negatively impact the value of a home, the responsible agent will come prepared to have a candid, yet balanced conversation about the implications of natural disasters on the potential value of a homeowner’s property.

Agents and brokers need to be confident and informed to incorporate climate risk into homeowner conversations, pricing discussion and listing presentations. This includes using local hazard disclosures, and using technology and data tools to help clients assess long-term property resilience and FEMA flood zones can be very helpful.



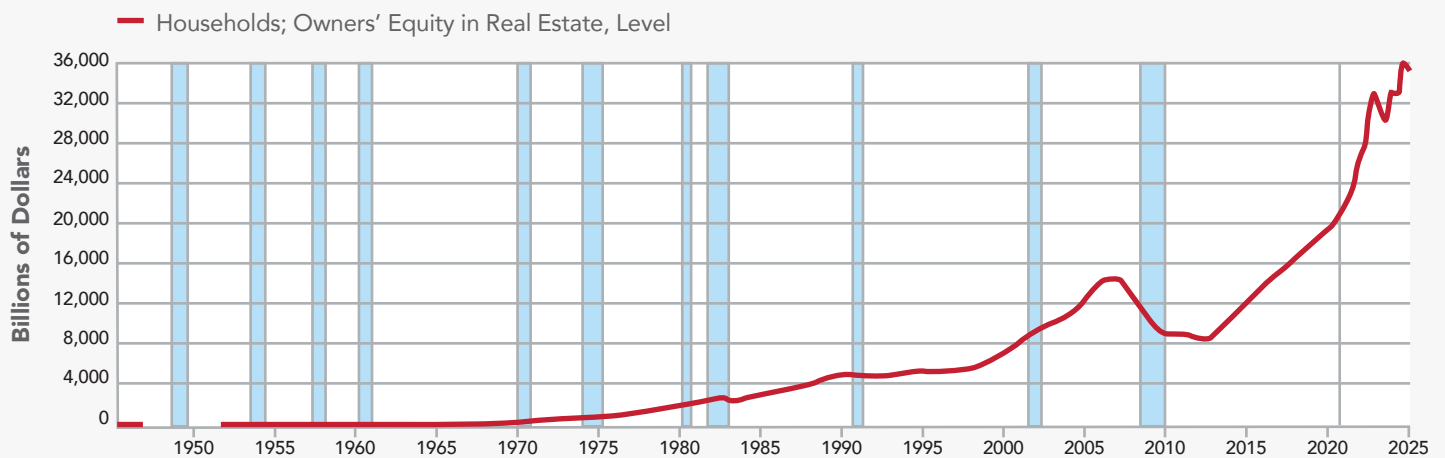


Long-Term Property Value is a Concern

46% of homeowner respondents are extremely/very concerned about future natural disasters damaging their property.

40% are extremely/very concerned that climate change will reduce their home's long-term value.

The WAV Group Homeowner Natural Disaster Sentiment Survey suggests a fundamental shift in how people evaluate real estate investments. Homeownership has traditionally been proven to be a stable, consistently appreciating asset. **According to FRED**, home prices have consistently risen since 1961. Now, nearly half of homeowners are uncertain about whether their homes will retain value with a consistent barrage of natural disasters affecting them.

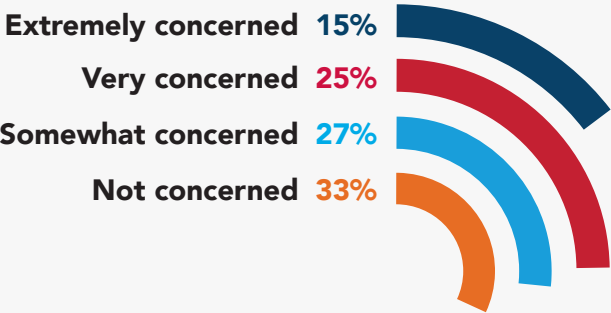


Source: Board of Governors of the Federal Reserve System (US) via FRED®
Shaded areas indicate U.S. recessions.

Implication:

Brokers and MLSs must reshape their thinking and start supporting climate resilience as a value add. This includes highlighting homes with upgraded infrastructure, promoting green certifications, disaster preparedness like storm shutters, integrated generators etc. and helping buyers understand which investments can protect or enhance long-term value.

How concerned are you that climate change will reduce your home’s long-term property value?

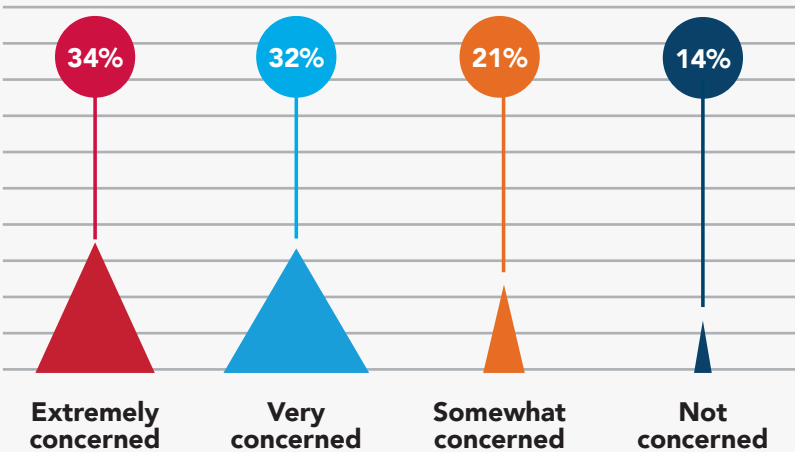


Insurance Costs Are Reaching a Breaking Point

2/3 of of homeowner respondents are extremely or very concerned about rising insurance costs due to climate risks.

In some areas, homeowners are facing double-digit annual premium increases or struggling to get coverage at all. For example, according to Florida Atlantic University, Florida insurance premiums have risen nearly 60% from 2015 to 2023.

How concerned are you about rising homeowners insurance costs due to climate-related risks (e.g., flood, fire, storm damage)?





Crisis of Confidence in Disaster Response

50% of homeowners are extremely or very concerned about FEMA's ability to provide support after future disasters.

38% are not confident their state can make up the difference.

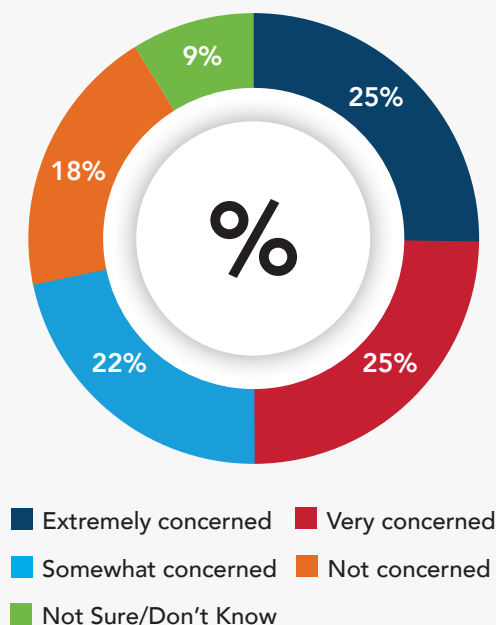
When disaster strikes, homeowners in the WAV Group Homeowner Natural Disaster Sentiment Survey don't feel confident that government systems will protect them. 50% of homeowners are extremely or very concerned about FEMA's ability to provide support after future disasters.

And consumers are even less confident their own state will have the resources to protect them. This lack of faith in recovery support creates a heavier emotional and financial burden.

Implication:

Real estate professionals must understand that they are not just selling homes, they are helping clients navigate risk, insurance requirements, and resilience. Building trust means acknowledging these concerns head-on, and recognizing consumers are highly concerned about these vulnerabilities.

How concerned are you about how the funding and personnel cuts for FEMA may affect the response to future natural disasters?



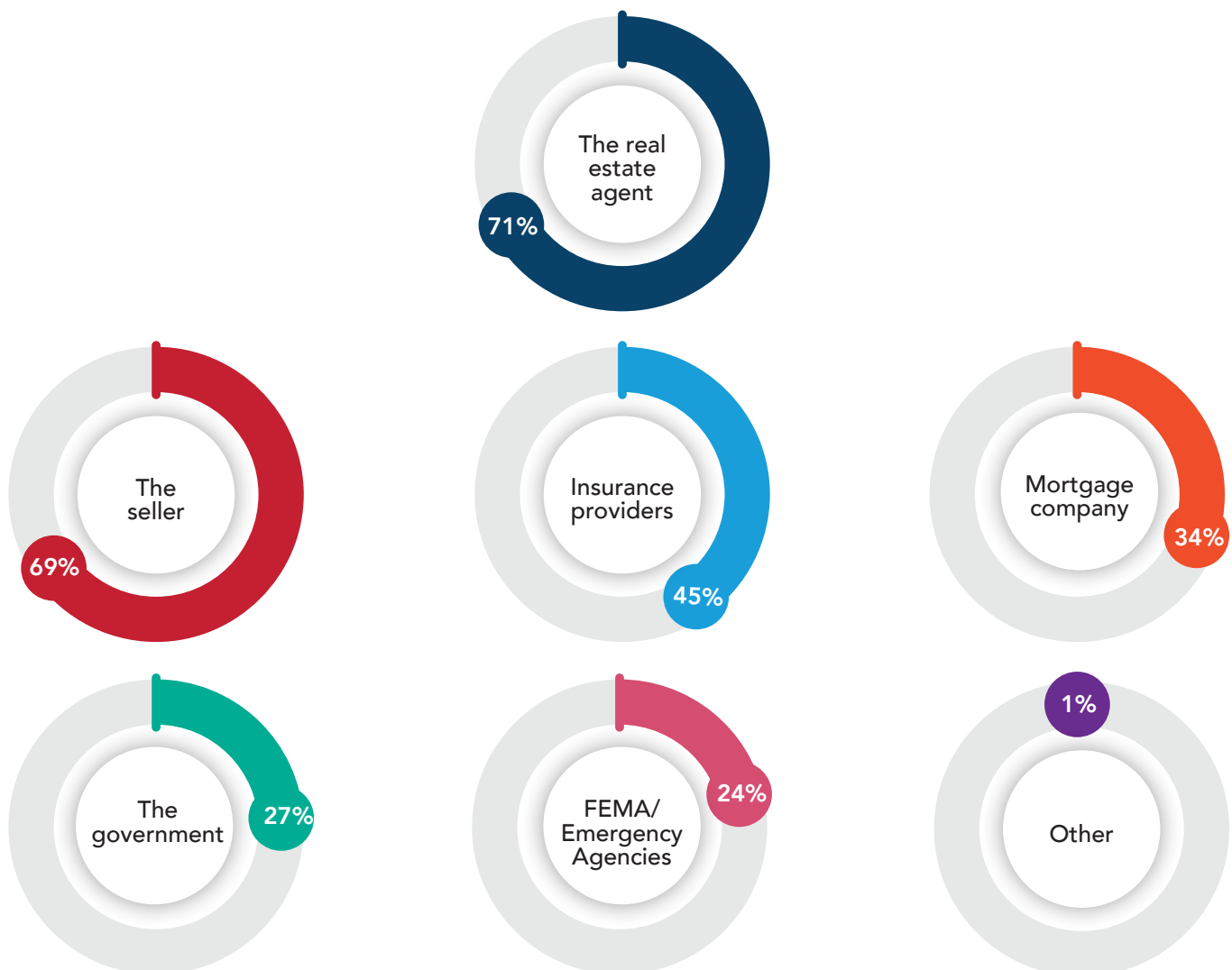


Real Estate Agent's Need to Lead the Climate Risk Education Process

The study uncovered a clear message from consumers: **71% believe it is the real estate agent's responsibility to disclose natural disaster risks during the home buying process.**

This finding underscores a public expectation that real estate professionals serve not just as transaction advisors, but as trusted guides in navigating complex, high-stakes decisions that increasingly involve climate vulnerability. Homeowners see agents as counselors of all things related to home ownership.

In your opinion, who should be responsible for disclosing flood risk



Elevating the Role of the Real Estate Professional



The study concludes that **consumers want agents and brokers to step into a leadership role**, not only to help them find the right property, but to help them fully understand the risks and realities of that property in a world shaped by climate volatility.



This survey surfaced two particularly urgent consumer expectations:

Buyers want full transparency about a property's history.

Many respondents said they want sellers to disclose any past natural disaster damage and, critically, *the cost of repairs*. Yet in nearly half of U.S. states, this kind of disclosure is not required. This creates a major trust gap that agents can help fill voluntarily through local best practices.



Buyers want access to long-term disaster data.

Several respondents expressed a strong desire for *20 years of historical natural disaster information*, not just for the region, but for the specific property they're considering. In other words, today's homebuyers want a "climate history report" as much as a title search.

These insights are a wake-up call for the real estate industry. Agents, brokers, and MLSs have an opportunity to lead the way by anticipating the questions buyers are now asking, and providing tools and answers that help build trust.

WAV Group Recommendations for the Industry

To meet this moment, we recommend the following actions:

■ Equip agents with better climate risk data.

MLSs and tech providers need to prioritize integrations that bring historical disaster data, flood zone maps, and climate risk scoring tools directly into listing platforms and transaction workflows.

■ Encourage voluntary disclosure best practices - even where not legally required.

Brokers can stand out by providing buyers with transparent summaries of past damage and repair costs, regardless of state law. This builds confidence and brand trust.

■ Offer educational resources for consumers and agents.

Buyers need help understanding FEMA flood zones, insurance trends, and how to evaluate long-term risk. Providing these resources positions your brokerage as a trusted advisor.



■ Promote sustainable and resilient property features.

Highlight homes with upgrades such as fire-resistant landscaping, elevated foundations, hurricane-rated roofs or impact-rated windows. These features are becoming more than “nice to haves”. They are strategic investments that can improve the value and sellability of a home.

■ Collaborate across industries.

Real estate professionals should work with insurance carriers, climate tech firms, and government entities to create shared standards for disclosure and data access.



Final Thought

Homeownership is still the cornerstone of the American Dream - but it's evolving. Today's buyers are more cautious, more informed, and more demanding.

The climate conversation is no longer optional. It's central to the financial well-being, safety, and trust of every homeowner in America. By leaning into this moment, the real estate industry can do more than adapt - we can lead.

If you would like help articulating a comprehensive plan to support agents in effective, yet balanced education about climate risk, WAV Group can help.

About Marilyn Wilson

Marilyn Wilson WAV Group - CEO and Founder



Marilyn Wilson is a leading provider of strategic insights and consumer research in real estate. With a unique and holistic perspective, she drives positive change for clients, fostering growth and continuous improvement. As a thought leader in the real estate industry, Marilyn offers objective and easily understandable evaluations of complex issues, enabling companies and individuals to implement transformative changes.

Her background as SVP of Global Marketing and Strategic Planning at Fisher-Price empowers her to deliver actionable strategic plans that uncover a company's unique value proposition. Marilyn's influence extends beyond real estate, with her leadership roles at the National Small Business Administration and contributions to various organizations. A Cornell University graduate, she remains dedicated to driving innovation, partnership, and added value in the real estate industry, setting a standard of excellence that resonates with all.

About WAV Group

For over 20 years, WAV Group has helped the real estate industry's most forward-thinking organizations lead with confidence. As a team of former broker-owners, MLS executives, and technology leaders, we deliver unmatched insight, strategic guidance, and operational support to brokerages, MLSs, associations, and proptech companies.

What sets WAV Group apart is our ability to blend deep industry experience with **proprietary research and proven processes** that consistently deliver the best outcomes in the business. Our advisory services are informed by original studies, market intelligence, and hands-on experience—giving our clients the clarity they need to make the right decisions at the right time.

From mergers and acquisitions and business valuations to strategic planning, technology selection, governance, and public relations, WAV Group partners with clients at every stage of growth to unlock new levels of performance and profitability.

More than just advisors, we create lasting relationships that support real estate organizations as they navigate and excel in evolving markets.

