Congress of the United States

Washington, DC 20515

April 30, 2026

Ms. Denee Evans
Chief Executive Officer
Council of Multiple Listing Services
1000 N. Green Valley Parkway, #400-583
Henderson, NV 89074

Dear Ms. Evans:

We write to express the importance of upfront, consumer access to climate risk information. Concerning recent reporting indicates that the real estate website, Zillow, along with several other real estate sites, have received pressure to remove climate risk information from their listings.[1] This will harm consumer access to critical data.

As an integral part of the housing listing ecosystem, real estate information platforms often serve as consumers' first point of contact for real estate listings. These platforms play a pivotal role in ensuring that American families have upfront access to comprehensive and trustworthy information when making some of the most significant financial decisions of their lives. Cooperation across the housing listing ecosystem in providing ready access to that information is critical.

Consumers are increasingly exposed to climate-related risks in the real estate market, including from higher insurance costs that often do not become apparent until late in the process of purchasing a home. A lack of critical risk information disadvantages buyers already navigating the current affordability crisis.

As climate change-driven weather events become more extreme, the need to identify, disclose, and price climate risk is no longer theoretical, it is current and urgent. Costly, disruptive increases in flooding, wildfires, extreme heat, sea level rise, and storm intensity are already reshaping housing markets and communities across the United States.

Recent data underscores the scale and acceleration of these risks:

- From 1980 to 2024, the United States averaged 9 weather disasters annually, causing more than $1 billion in losses. Over the past five years, that number has increased to 23 per year.[2]
- Wildfires now burn more than twice as many trees each year as they did two decades ago. The most extreme year on record for forest fires was 2024, with at least 13.5 million hectares of forest burned, 13% more than the previous year. Northern high-latitude regions are warming at a faster rate than the

[1] Claire Brown, "Zillow Removes Climate Risk Scores From Home Listings," New York Times, November 30, 2025, https://www.nytimes.com/2025/11/30/climate/zillow-climate-risk-scores-homes.html?unlocked_article_code=1.5E8.EkX2.rdMvy5wLx1lg&smid=url-share, acquired March 24, 2026.
[2] "Billion-Dollar Weather and Climate Disasters," National Centers for Environmental Information, National Oceanic and Atmospheric Administration, https://www.ncei.noaa.gov/access/billions/state-summary/US, acquired on March 24, 2026.

rest of the planet, resulting in longer fire seasons, greater fire frequency and severity, and larger burned areas in boreal forests.[3]

- The years 2015-2025 have been the hottest on record, with 2025 being the second or third warmest year since observations began.[4] Extreme heat poses a high health risk to people and can have serious additional economic repercussions.[5]
- Sea levels along the U.S. coastlines are estimated to rise an additional 10-12 inches in the next 30 years, which will increase coastal flooding by increasing tide and storm surge heights and driving impacts further inland.[6] With sea levels projected to increase by up to 4 feet by 2100,[7] the question for hundreds if not thousands of communities around the country may no longer be the frequency of flooding, but their very viability as residential locations.

Taken together, these trends make clear that climate risk is a present and growing financial risk. Failing to provide transparent, actionable information to consumers distorts housing markets and leaves families exposed to escalating costs that otherwise might be avoidable.

Climate hazards are already reshaping homeownership in America and have harmed millions of homeowners. Current risk assessments show that 26% of U.S. homes, valued at around $12.7 trillion, are exposed to at least one severe or extreme climate risk, including floods, wildfires, and hurricane-strength winds. Of these, around 6% of U.S. homes face severe or extreme flood risk, 6% face severe wildfire risk, and 18% are at severe risk of hurricane-strength winds.[8]

Insurance markets are already under stress due to these events, which erodes affordability and availability. According to the U.S. Treasury's Federal Insurance Office, homeowners' insurance premiums from 2018-2022 rose 8.7% faster than inflation, with the steepest increases concentrated in climate-exposed zip codes. In high-risk areas, annual premiums average 82% higher than in low-risk areas. Because of rising losses, many insurers are pulling out of high-risk geographies entirely or sharply reducing coverage.[9] As a result, millions of

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[3] James MacCarthy, Jessica Richter, Sasha Tyukavina, Nancy Harris, "The Latest Data Confirms: Forest Fires Are Getting Worse," World Resources Institute, July 21, 2025, https://www.wri.org/insights/global-trends-forest-fires, acquired on March 24, 2026.

[4] "State of the Global Climate 2025," World Meteorological Organization, 23 March 2026, https://wmo.int/publication-series/state-of-global-climate/state-of-global-climate-2025, acquired on March 24, 2026.

[5] Jeffrey T. Howard, Nicole Androne, Karl C. Alcover, "Trends of Heat-Related Deaths in the US, 1999-2023," JAMA Vol. 332, No. 14, https://jamanetwork.com/journals/jama/fullarticle/2822854, acquired March 24, 2026.

[6] "Global and Regional Sea Level Rise Scenarios for the United States," National Oceanic and Atmospheric Administration, February 2022, https://earth.gov/sealevel/us/internal_resources/756/noaa-nos-techrpt01-global-regional-SLR-scenarios-US.pdf, acquired on March 24, 2026.

[7] "How Will Sea Levels Change in the Future?" Sea Level 101 (participating agencies Environmental Protection Agency, Department of Homeland Security, Federal Emergency Management Agency, National Aeronautics and Space Administration, National Oceanic and Atmospheric Administration, Army Corps of Engineers, Department of Defense, US Geological Survey), https://earth.gov/sealevel/us/sea-level-101/future-sea-level/the-basics/, acquired March 24, 2026.

[8] Jiayi Xu, "2025 Realtor.com Housing and Climate Risk Report," Realtor.com, September 3, 2025, https://www.realtor.com/research/climate-risk-2025/?msockid=2b320bb730586eeb0fd31dc131906fb0, acquired on March 24, 2026.

[9] "U.S. Department of the Treasury Report: Homeowners Insurance Costs Rising, Availability Declining as Climate-Related Events Take Their Toll," U.S. Department of the Treasury, January 16, 2025,

homeowners face soaring premiums, non-renewals, limited coverage, and increased reliance on last-resort, state-run insurance pools.

Even greater financial risk may lie ahead. Home and flood insurance are typically written on annual terms, covering risk only for the year ahead rather than the life of a mortgage. As climate risks increase, homeowners may face sharply rising premiums or reduced availability of coverage. Because mortgage agreements generally require borrowers to maintain adequate insurance, these changes could create significant financial strain and, in some cases, place borrowers at risk of default. Despite this clear mismatch between short-term insurance and long-term mortgages, the risk is rarely disclosed to homebuyers at the time of purchase.

Homebuyers are left vulnerable in this situation, as public policy and preparedness lag. Despite mounting data on climate-driven damage, many homebuyers and renters remain unaware of their immediate exposure, let alone their longer-term exposure, largely because real-estate platforms and MLS systems often do not disclose climate risk.

While there is still room for improvement in climate risk scoring systems, the best available data will help prospective homeowners and renters properly evaluate the long-term costs and hazards associated with a given property, strengthening their ability to make a sound investment.

We are alarmed at reports of pressure against entities providing such information, since doing so diminishes the public's ability to make informed choices and undermines resilience in vulnerable communities. As climate change intensifies, it is vital to ensure transparency in real estate transactions, now and in the future.

We respectfully request your answers to the following questions by June 1, 2026:

1. Is your organization committed to providing homebuyers with the best available information on the climate-related risks affecting a prospective property?
2. What data sources does your organization rely on to assess climate-related risks at the property level?
3. How is this information conveyed to prospective homebuyers?
4. What feedback trends have you observed from homebuyers in response to this information?

We welcome the opportunity to engage further on how your organization can continue to support informed decision-making and strengthen community resilience in the face of growing climate risks.

Sincerely,

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https://home.treasury.gov/news/press-releases/jy2791, acquired March 24, 2026.

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