Vermont Resilience Implementation Strategy Summary

Let’s take action now to build a climate-resilient Vermont.

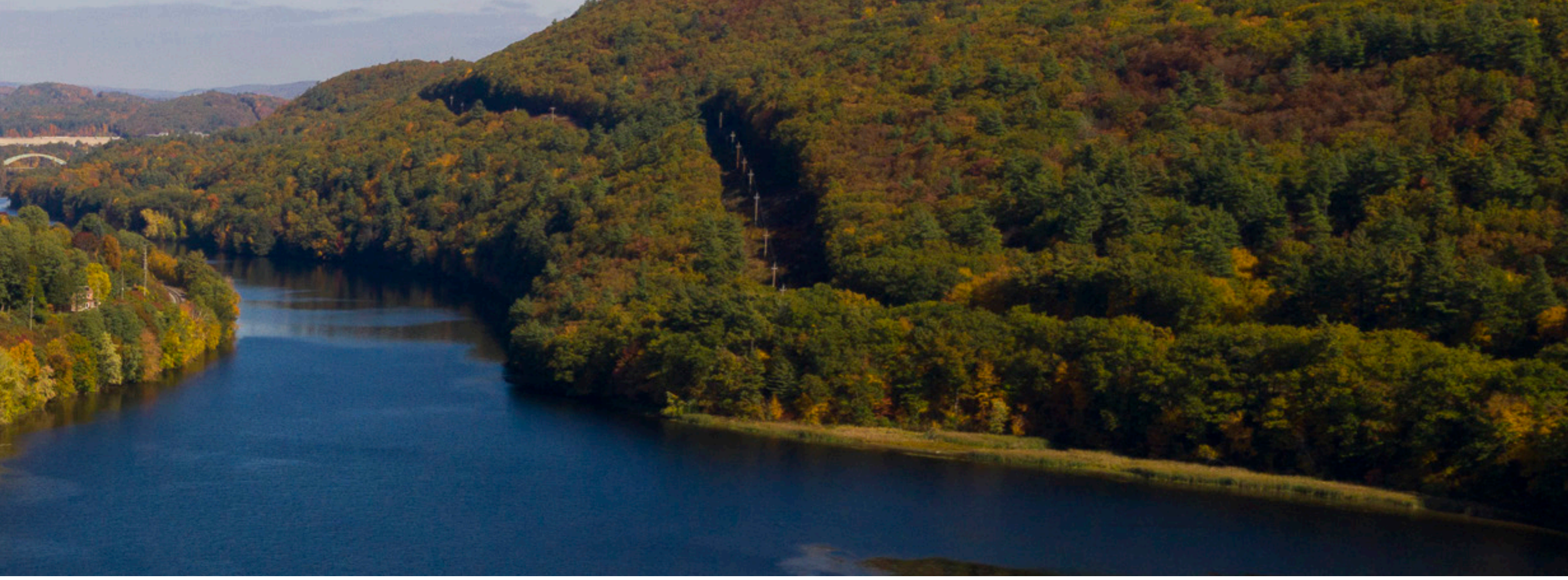
The Resilience Implementation Strategy identifies actions Vermont state government can take now, and in the near future, to help people, towns, and our environment in the face of climate-related impacts. These actions and investments provide a strong foundation for climate resilience in Vermont that we will continue to build on over time.

What Is the Vermont Resilience Implementation Strategy?

The *Vermont Resilience Implementation Strategy* is a comprehensive roadmap that will accelerate our ability to adapt to the growing impacts of climate change. The Strategy identifies a set of priority actions, based on a review of programs completed in 2024, that state government can move forward.

The Strategy helps Vermont target available resources where they matter most by identifying cost-effective priority actions that reduce risks and cut recovery costs after extreme weather events. It complements existing plans by addressing gaps in current services as it focuses on scaling up resilience work and estimating what it will cost. It also supports the Climate Superfund Act (Act 122, 2024) by laying the foundation for work that will prioritize climate change adaptation projects.

The Agency of Natural Resources' Climate Action Office led the development of this Strategy together with the Office of the State Treasurer and a steering committee. With this Strategy, we are taking proactive steps to reduce vulnerabilities to the impacts of climate change on the economy, environment, and human health and wellbeing.



Brattleboro, Vermont | Cover: Middlebury, Vermont

Climate and Economic Impacts in Vermont

Vermont's geography of mountains and steep valleys, along with its settlement history, play a significant role in determining where climate-related disasters occur and how they affect towns and cities. Floods are of particular concern, and Vermont has averaged nearly two major disaster declarations annually in recent years. The state has experienced an increase in not only floods, but wildland fires and heatwaves. More severe variability in precipitation means that intense rainstorms can be followed by intense periods of drought. These events have created ongoing challenges for our environment, economy, and communities. While everyone in Vermont will experience the impacts of climate change, certain communities are hit harder than others. Building resilience to climate change must consider systemic inequities while integrating the voices of marginalized communities.

For more information on climate-related hazards in Vermont, visit the Climate Action Office website at www.ClimateChange.Vermont.Gov/Vermont-Today.

Almost every sector of Vermont's economy is affected by the disasters and long-term challenges caused by climate change. Climate-related hazards can cause physical damage that closes businesses, limits road access, challenges healthcare services, and interrupts education. The financial costs of recovery are often unanticipated by communities, and the burden is especially heavy on vulnerable communities. Yet climate change may also create new job opportunities in industries that help us reduce carbon pollution and adapt to new conditions, and it can lead to market opportunities in agriculture, for example, where Vermont can adopt crops and farming practices that are already common farther south.

By reducing exposure to climate-related risks and avoiding future recovery costs, investments in climate resilience play a critical role in supporting Vermont's economic stability.

Core Components of the Strategy

The Strategy is organized by six core components. Each addresses a vital area where targeted actions—investments, policies, and partnerships, for example—can reduce risk and strengthen Vermont communities.

1. **Government systems** support the efficient use of resources, prioritize funding and accounting mechanisms, and provide technical assistance to our communities, serving as the critical framework on which a resilient Vermont is built.
2. **Community-centric approach** protects human health and wellbeing, empowers communities to plan for resilience with a focus on community engagement, and brings local perspectives and needs into climate resilience policy.
3. **Early warning systems and fast, effective response** enable Vermont to anticipate and swiftly respond to climate-related impacts to ensure Vermonters' safety through improved data, coordination, and communication.
4. **Economic and environmental sustainability** support businesses and working lands in adapting to changing climate conditions.
5. **Infrastructure design and reinforcement** protect, repair, or relocate Vermont's roads, bridges, drinking water and wastewater systems, power lines, and communication services.
6. **Nature-based solutions** buffer the state's communities, lands, and infrastructure from extreme weather events by safeguarding ecosystems and promoting biodiversity.

Priority Actions

Organized under the six core components described above, more than 100 priority actions are the functional steps to improve climate resilience. Though varied in scale, each of the actions is designed to be specific and practical as well as measurable, allowing us to track progress. Actions use tools available to state government to build resilience: policy, funding, programming, collaboration, regulation, and incentives.

Explore the full suite of more than 100 actions at www.ClimateChange.Vermont.Gov/Resilience-Strategy/Explore.

High-Value, High-Impact Actions

The following actions have been identified as top priorities. Their implementation would provide significant risk-mitigation benefits and reduce recovery costs following major weather events.

- **Flood Resilient Communities Fund:** This program enables Vermont Emergency Management to work directly with and support other state agencies in working with towns across the state on proactive investments that reduce damage and costs from significant climate-related events. Sustainable, ongoing funding for the program requires a revenue source that will not increase taxes or fees paid by Vermonters.

  Estimated Cost: $5,000,000 minimum | Ongoing

- **Dam safety coordination exercises:** Expanded capacity to convene regional tabletop exercises on dam safety and emergency action will support state government officials, emergency officials, and utilities in preparing for a dam failure and dam incidents.

  Estimated Cost: $175,000 | Ongoing

- **Municipal Climate Recovery Fund:** Recapitalizing this fund, to be managed by the Vermont Bond Bank, would ensure no-cost financing is available to Vermont municipalities immediately following a disaster, thereby reducing the costs towns will bear from climate-related events.

  Estimated Cost: $5,000,000 | One-time

- **Hydraulic studies on river channels:** Such studies improve the site-specific understanding of river channel processes and help to identify and evaluate potential interventions, like increasing storage capacity in the floodplain and undertaking targeted dredging, that could reduce future flood risk.

  Estimated Cost: $50,000 – $150,000 per study | Ongoing

- **Educational outreach on flood insurance benefits:** Increasing the number of active flood insurance policies for properties in and along the edges of FEMA flood zones, in areas where the structure may be at risk, would meaningfully increase the resources available to property owners who experience flooding.

  Estimated Cost: Implemented with existing or ongoing resources

Implementation Costs

To focus resources where they are most needed and most likely to succeed, the Strategy's 126 actions are grouped into two tiers. Tier 1 actions are the top priorities for near-term investment and coordination. These are actions that are most urgent, are anticipated to have the greatest impact, and are ready to be moved forward. Tier 2 actions are important for resilience but generally require additional planning, collaboration, or capacity-building efforts before they can be implemented. This tiered approach enables Vermont to address the most pressing needs while building momentum for broader, long-term resilience.

The costs of implementing most of the Tier 1 actions have been estimated by the State Treasurer's Office in partnership with implementers from across state government. A smaller number of Tier 2 actions have also been costed; these were selected based on their focus on funding and financing climate resilience, their support for immediate response to climate-related disasters, and the high value they provide for risk mitigation.

In all, 48 priority actions have had implementation costs estimated. Together, these require a large investment, about $270 million in one-time funds and $95 million in recurrent annual costs (in 2025 dollars). The structure of this Strategy allows for multiple investments over time in a way that reflects changing priorities, needs, and available resources. Though we cannot pursue all 48 priority actions at the same time, given the total costs, we will move forward strategically with high-value, high-impact actions and those that lay the necessary groundwork for future efforts.

Building Resilience Saves Money in the Long Run

National studies show that every dollar invested in resilience and preparedness saves up to $13 in avoided costs from damages, repairs, and cleanup.[1] On the other hand, every dollar not invested today can cost communities up to $33 in lost future economic activity.[2]

Engineers work with Hardwick residents to strengthen flood preparedness.

1 U.S. Chamber of Commerce, Allstate, U.S. Chamber of Commerce Foundation, The Preparedness Payoff: The Economic Benefits of Investing in Climate Resilience, United States Chamber of Commerce, 2024.

2 U.S. Chamber of Commerce, Allstate, U.S. Chamber of Commerce Foundation, Beyond the Payoff: How Investments in Resilience and Disaster Preparedness Protect Communities, United States Chamber of Commerce, 2025.

Responding to Uncertainty with Flexibility

Vermont relies on stable and predictable federal funding to support action on climate change, recover from disasters, and protect communities. Unfortunately, since early 2025, policy changes made by the federal administration have reduced federal funding to Vermont, affecting the state's economy and state government's financial stability.

The Strategy strives to be nimble in the face of such uncertainty. It is designed to adapt and evolve as federal and state policies continue to change, previously relied-upon programs are curtailed, and new funding opportunities and partnerships develop. In this Strategy, we set clear but flexible actions, maintaining our ability to adjust to ongoing changes and respond to emerging priorities.

Vision for a Climate Resilient Vermont

Vermont will take proactive steps to reduce vulnerabilities to the impacts of climate change on the economy, environment, and human health and wellbeing, while improving response and recovery. We undertake this work in ways that are inclusive, participatory, and culturally appropriate, acknowledging that resilience often depends on access to resources and support structures. A shared sense of responsibility and commitment drives Vermont forward, ensuring that all communities and livelihoods can thrive in the face of climate change, now and for future generations.

Barnard, Vermont

Shrewsbury, Vermont

Moving Forward

The Agency of Natural Resources' Climate Action Office will collaborate across state government to support the implementation of the priority actions identified in the Strategy, which will enhance and expand our existing climate resilience work. Strong collaboration, both within state government and with external partners, will be key to making sure the priority actions deliver the greatest resilience benefits. Beginning in 2026, the Climate Action Office will work with partners to establish metrics and criteria that will prioritize specific climate change adaptation projects. Sustained investment in this work will be necessary to turn priorities into real results for Vermont communities, and many of the actions will require additional funding.

The Agency of Natural Resources' Climate Action Office and the Treasurer's Office will revisit the top priorities outlined in this Strategy at least once every two years, ensuring they remain responsive to emerging priorities, new funding opportunities, and evolving science. An updated version of the Strategy, which assesses our progress and identifies the next set of priority actions, will be released by October 1, 2029.

Get in Touch

Questions or comments? Contact the Climate Action Office:

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Learn More

Read the Strategy at www.ClimateChange.Vermont.Gov/Resilience.