CROSSEU FINAL CONFERENCE

# Climate Policy Response and Targeted Recommendations

From cross-sectoral evidence to implementable instruments for mitigation, adaptation and European investment planning

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HOW WE GOT HERE

# From five analyses to one integrated climate-policy response

**T4.1 —Policy frameworks**
EU and national mitigation & adaptation policies (D4.2)

**T4.2 —Sectoral responses**
Climate impacts and policy responses in the hotspots (D4.4)

**T4.3 —Social consequences**
Inequality, vulnerability and safeguards (D4.6)

**T4.4 —Economic instruments**
Finance and investment policies (D4.8)

*plus modelling results from WP1 & WP2 · stakeholder analysis from WP5 · Decision-Support System from WP3*

**T4.5 —Synthesis (D4.9):** targeted policy instruments for the twelve CROSSEU sectors, hazard storylines and European investment planning

**12** sectors **8** case studies **5** hazard groups **42** expert interviews

Source: CROSSEU WP4 deliverables D4.2, D4.4, D4.6, D4.8, D4.9 (internal project reports).

KEY FINDING 1 · SECTORAL ANALYSIS (D4.4)

# Climate strategies are in place —delivery is not

> **“The gap is implementation, not ambition.”**

Across the nine hotspots studied, regions hold extensive strategies and plans —but budgets, mandates, staff and coordination to deliver them are frequently missing.

**Unclear responsibilities** —fragmented mandates across sectors and governance levels

**Limited capacity** —shortage of staff, skills and technical expertise

**Unstable funding** —ad-hoc project money instead of multiannual budgets

**Knowledge not usable** —climate information poorly translated into decisions

**Weak monitoring** —no systematic review of outcomes and adjustment

Source: CROSSEU D4.4 —case-study analysis, 42 expert interviews in 9 climate-change hotspots (internal project report).

KEY FINDING 1 · SECTORAL ANALYSIS (D4.4)

# Each hazard calls for a coordinated instrument package

## HEAT & HEALTH

- Funded heat-health action plans
- Warning-to-action protocols
- Targeted outreach to isolated and older people
- Overheating safeguards in renovation finance

## DROUGHT & WATER

- Metered abstraction permits and restrictions
- Retention, soil management and restoration
- Advisory services for farms
- Irrigation grants conditional on water availability

## SNOW & MOUNTAIN

- Updated avalanche hazard zoning
- Monitoring and warning services
- Local avalanche commissions maintained
- Diversification of snow-dependent tourism

*Regulation, planning, finance, climate services and participation work only as a package —no single instrument is sufficient. Source: CROSSEU D4.4 / D4.9 (internal project reports).*

KEY FINDING 2 · ECONOMIC INSTRUMENTS (D4.8)

# Economic instruments fund recovery better than they prevent risk

**Recovery grants and compensation** —essential after droughts, storms and floods —but they restore rather than reduce future risk

**Insurance gaps persist** —avalanche and flood coverage limited, unaffordable or incomplete

**Credit-based finance excludes** —renovation loans miss households that cannot borrow

**Public financial institutions deliver** —EIB/ EBRD infrastructure gains —but need water governance, flexibility and demand-side measures alongside

### SHIFT THE BALANCE

- Predictable multiannual prevention windows
- Recovery finance tied to resilient reconstruction
- Grants where repayment capacity is missing
- Loans and guarantees where returns are feasible

Source: CROSSEU D4.8 —evaluation of economic, financial and investment instruments across the eight case studies (internal project report).

KEY FINDING 3 · SOCIAL CONSEQUENCES (D4.6)

# Well-designed climate policy can still exclude the vulnerable

## Two faces of vulnerability

**Vulnerability to hazards**

heat, drought, floods and snow hit some groups far harder than others

**Vulnerability created by policy**

upfront costs, ownership rules and paperwork can exclude those least able to act

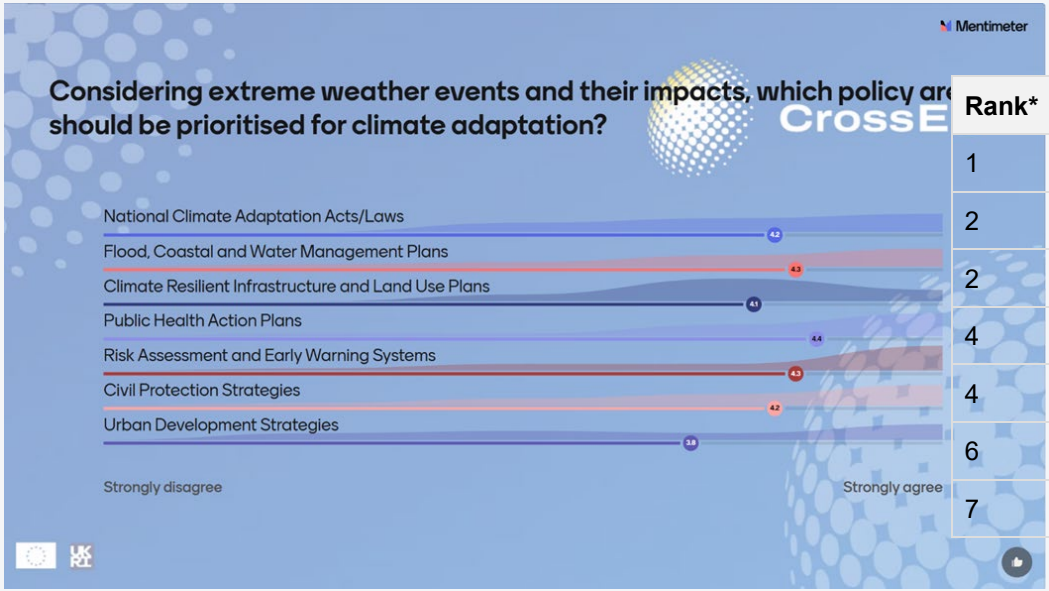
*A renovation subsidy helps only those who can pre-finance works; a heat warning reaches only those who can act on it.*

## Safeguards built into D4.9 packages

- Affordability and distributional assessment before approval
- Targeted grants and pre-financing for low-income households
- Simple, assisted application routes for small actors
- Gender- and intersectionality-aware monitoring
- Participation and accessible complaints procedures

Source: CROSSEU D4.6 —analysis of social aspects and consequences of climate-change-related policies (internal project report).

# Stakeholders put health, water and early warning first




## Adaptation ranking

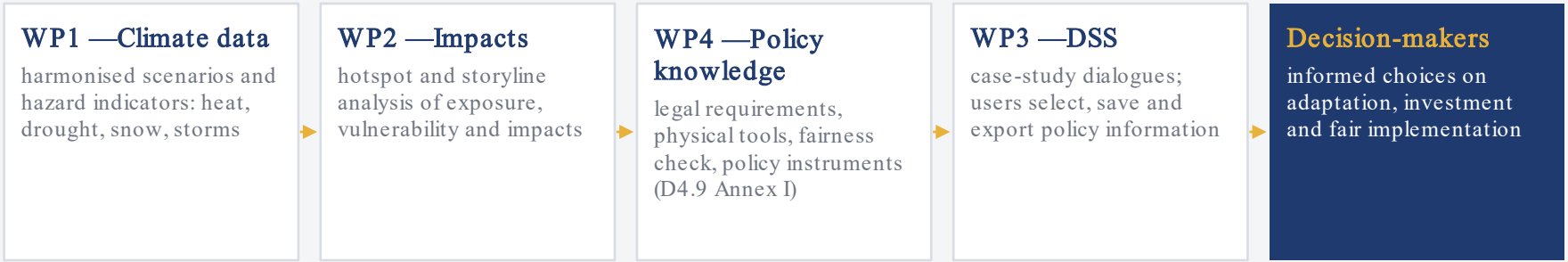
| Rank* | Adaptation policy area | Displayed s |
|---|---|---|
| 1 | Public Health Action Plans | 4.4 |
| 2 | Flood, Coastal and Water Management Plans | 4.3 |
| 2 | Risk Assessment and Early Warning Systems | 4.3 |
| 4 | National Climate Adaptation Acts/Laws | 4.2 |
| 4 | Civil Protection Strategies | 4.2 |
| 6 | Climate Resilient Infrastructure and Land Use Plans | 4.1 |
| 7 | Urban Development Strategies | 3.8 |

*Scores are aggregate stakeholder priorities, not effectiveness ratings —they guide emphasis, not budget shares.*

Source: CROSSEU stakeholder workshop, 29 September 2026 (Mentimeter consensus ranking, aggregate displayed scores).

LINKING WPS 1–3 TO THE POLICY RESPONSE

# Climate data and the DSS connect risk evidence to policy options




**Two-way exchange:** WP4 supplies structured policy information to the DSS; DSS development and user feedback sharpened how D4.9 presents recommendations —targeted instruments with defined users, safeguards and maintenance responsibilities, not generic advice.

*Climate models inform the need for action; they do not choose the instrument —governance, cost and fairness evidence does.*

Source: CROSSEU D1.2/D1.6 (WP1), D3.3 (WP3), D4.9 Annex I (internal project reports).

# Eight priorities structure the targeted recommendations

1. Strengthen multi-hazard and cross-sectoral planning
2. Prioritise prevention and long-term resilience
3. Align mitigation and adaptation investments
4. Make climate finance accessible
5. Apply social safeguards throughout implementation
6. Combine ecosystem restoration with resilient infrastructure
7. Strengthen climate services and co-production
8. Monitor outcomes and adjust instruments

# Every recommendation has an owner, a financing route and indicators

| Priority | Responsible actors | Financing | Safeguards & indicators |
|---|---|---|---|
| **Heat-health protection** | Health ministries, municipalities, social care | Multiannual public budgets | Outreach to isolated groups; heat-mortality and warning-response times |
| **Water & agriculture** | Basin authorities, agri ministries, farms | CAP eco-schemes + national grants | Abstraction monitored; support by farm size |
| **Resilient recovery** | Civil protection, insurers, compensation bodies | Pooled funds, prevention-linked insurance | Affordable cover; rebuilt-not-restored share |

*Actor assignments and financing routes are proposals for validation —not confirmed institutional commitments.*

Source: CROSSEU D4.9 —implementation framework (internal project report).

# European investment planning needs three financing categories

1

### Socially targeted support

Grants, pre-financing and compensation for households, farms and municipalities without repayment capacity —protects participation and fairness.

2

### Investment-enabling finance

Concessional loans and guarantees where returns are feasible — renovation, heating, efficiency, adaptation-ready infrastructure.

3

### Public-good & prevention investment

Shared protection, ecosystem restoration, monitoring and early warning —public budgets, because benefits are collective.

*Financing must also cover project preparation, technical assistance, maintenance and evaluation —the functions that let smaller actors actually use the money.*

CONCLUSIONS

# From ambitious targets to implementable action

## Integrate

climate risks cross sectors and levels —so must the policy response

## Deliver

close the implementation gap with funded mandates, capacity and review

## Protect

build equity in from the start; safeguards make policy effective and legitimate

## Learn

monitor outcomes, not expenditure —and adjust as risks change

**D4.9 offers a validated framework to move from strategic commitments to funded, fair and monitored delivery across the CROSSEU sectors.**

Source: CROSSEU D4.9 synthesis (internal project report).

# Thank you

Deliverable 4.9 —Climate policy response: targeted policy instruments and European investment planning

Available via the CROSSEU project library

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