

Ready your home for changing weather

'Weather extremes are changing. An increasing number of properties will be at risk of flooding or overheating'

UK Climate Change Committee
theccc.org.uk

Our weather is changing

We all see media reports of the effects of climate change, with average temperatures increasing and large flood events happening more frequently.

Climate scientists are increasingly convinced this will become a longer-term scenario.

What actions can I take and how much do they cost?

Here are some practical changes you can make around your home along with an initial guide to costs for your planning purposes.

*Guide costs - Estimates only.

Hotter, drier summers

Hot days and warm nights will become more frequent in years to come.

Heavier downpours

Short, heavy periods of rain can cause local flooding - even away from rivers.



Plant and paint

Add shade from trees and choose light-coloured external walls to help keep rooms cooler in summer.

Guide costs*

Small ornamental tree - supplied and planting

From £150-£500

paramountplants.co.uk
arundelarboretum.co.uk

Repainting/rendering sun-facing walls

From £1,000 - £5,000

rs-renderingspecialists.co.uk

Smart ventilation

Create a cross-breeze by opening windows on opposite sides and use simple fittings to improve airflow safely.

Guide costs*

Simple window trickle vents and restrictors

From £5-£15 each

shop.stormflame.com

Framed insect screens for bedroom windows

From £30-£40 each

diy.com/insect-screen

Cool your room

Use blinds or shutters on sun-facing rooms and a small fan on the hottest nights to keep bedrooms comfortable.

Guide costs*

Small pedestal fan suitable for a bedroom

From £30-£80

argos.co.uk/fan

Blinds or awnings for sun-facing windows

Typically £250 per window

increasing for larger bespoke systems

roofingoutlet.co.uk
www.cbsolarshading.co.uk

Lift what matters

Raise electrical sockets, key appliances and valuables so they sit above likely flood levels and reduce damage if a flood occurs.

Guide cost*

Electrical work to raise power sockets - usually part of wider rewiring or repairs

£1,000 - £5,000 for a typical home

niceic.com/find-a-contractor
checkatrade.com/electricians

Prevent water access

Use flood doors or barriers, air brick covers and non-return valves to help keep shallow and moderate floods outside.

Guide costs*

Demountable flood door or barrier

£500-£1,000 per doorway

floodprotectionsolutions.co.uk

Anti-flood air brick

Typically around £25

waterandpest.co.uk/airbrick

Plan a 'grab list'

Keep important documents, valuables and contact details together so you can act quickly after a flood or heatwave.

Guide costs*

Fireproof and waterproof document bag

Typically around £10-£20

safe.co.uk/document-bag

Clear lidded storage box for valuables

Often around £7-£15

diy.com/waterproof-box

Portable power bank to charge phones

Typically around £10-£20

argos.co.uk/power-bank

What this means for you

More homes are being affected by extreme weather, which can make living conditions less comfortable and lead to financial strain as a result of higher costs in insurance, repairs and energy bills. Together, these pressures can also impact the future resale value of your home.

Whether you already own a home or are thinking about buying one, it is worth considering how changing weather patterns could affect you. Investing in your home today can help protect you from rising costs over time and provide lasting peace of mind.

This guide has been created to help you

Key moments for action.

When it comes to heat and flooding around the home, there are key moments when you can plan ahead and take action.

You can find out more by:

If you are planning to take measures against the changing climate it is important to be well informed.

Viewing & shortlisting properties

You should check basic heat and flood risk for every home you view.

There are simple official maps and tools to help you.

gov.uk/long-term-flood-risk
metoffice.gov.uk/research

Organising your valuation/survey

Your surveyor and lender can tell you how exposed to risk the home is, what can be done and which fix makes sense first.

Arranging your mortgage and finance

You should decide whether to include extra funds or green finance to cover the cost of the measures you plan to take.

Consider gathering 1-3 mortgage options with 1-3 affordable measures and how they could be funded.

Putting insurance cover in place

Make sure you set up insurance which accurately reflects your new home's flood and heat risks and planned upgrades.

Renewing your mortgage

Remember to review the risks and plan to cover the cost of 1-3 improvements.

After a weather event

If your home has suffered flood damage, ask your insurer about the 'Build back Better' scheme to install flood-resilient and flood-resistant measures.

Official information

Start by searching highly trusted public sources such as:

The Met Office

The Environment Agency

Government tools

Local council sites

Speaking to property and finance professionals including:

Your surveyor, lender, broker and insurer can explain the risks which may be attached to your home and options on how to manage them.

Checking independent sources:

Reputable online maps and calculators can add key information, and knowledge from word-of-mouth sources like family, friends and neighbours can prove very useful.

 **Building Societies Association**

In partnership with

 **UNIVERSITY OF LEEDS**