

Building resilience:

A lender's guide to weather risk communication.



 **Building Societies
Association**

In partnership with



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1. What this toolkit is for

This toolkit is an internal guide for building societies and other lenders. It is designed to help you shape clear, practical and actionable messages about **weather-related risks** to the home – especially flooding and overheating – and the adaptation measures that can help customers prepare.

The toolkit is the main product. From it, you can build a wide range of educational materials: e.g. a generic BSA-style infographic for the sector, a society-specific infographic or factsheet, copy for web pages, FAQs, letters or emails, prompts and scripts for advisers, or even a customer-engagement plan around a particular green or retrofit product. In this document we use one generic customer infographic as a **worked example** of what the toolkit can produce – not as its only or main purpose. It may help to picture the toolkit as a box of building blocks rather than a finished leaflet. The customer-facing infographic is one BSA-branded illustration of how those blocks can be assembled along the mortgage journey. The toolkit sets out: what kind of wording belongs in each block, and how you can swap in your own examples, branding, products and channels.

You do not need to use every tile or table. For some uses (for example a short email or adviser prompt) you may only need a small number of ingredients from the relevant blocks. For a fuller guide you might use most or all of them.

Everything in this toolkit is grounded in three main evidence sources, as the outcome of the BSA and [CGFI-Leeds](#) (at University of Leeds) collaborative work: the homeowner survey (what people say they worry about, what language resonates, what gets in the way of action), the in-depth workshops and BSA-Climate Risk Steering Group discussions (how lenders and surveyors see their roles and responsibilities, and where in the mortgage journey conversations are most effective), and a practical information appendix of real product and policy examples, including physical measures and green-finance offers for heat and flood resilience.

Together, these give a shared evidence base about how customers think and feel about heat and flood risks, and what kinds of communications can help them choose the right mix of measures, finance options and messengers.

Purpose and limitations of the toolkit

This toolkit is intended as a **general guide** to support lenders in developing their own approaches to communicating flood, overheating and other weather-related risks. It provides examples, pointers and reference materials for informational purposes. It **does not**: constitute technical, legal, regulatory or financial advice; prescribe specific actions, products or standards; or give precise price quotes or guarantees. Users should apply their own judgment, expertise and internal processes when developing communications, including conduct-risk, fair-value and regulatory requirements.

All **cost bands and web links** in the toolkit and infographic are **illustrative**. Markets, schemes and external pages will change over time. Before using any example in live customer materials, you should: check that prices and links are still broadly accurate, phrase costs as **“guide costs – estimates only”** or **“starting from...”** and ensure that any examples you use are consistent with your own product set and advice policies.

2. How to use this toolkit – at a glance

Treat this as a pick-and-mix **modular resource**. You can dip in, choose the blocks you need for the piece you are creating, and ignore the rest for now.

Step 1 – Decide what you are making

For example: a general sector infographic; a society-specific leaflet or factsheet; a web page or set of FAQs; a “moving home” or remortgage email; a script or prompt sheet for advisers.

Knowing the format and channel will help you judge how much content you can realistically include.

Step 2 – Choose your audience and risk focus

Decide who you are mainly talking to, e.g. first-time buyers, trade-uppers, or a broad mixed audience.

Decide whether the piece is mainly about: overheating, flooding, or both together. The example infographic combines heat and flood in one story. The toolkit allows you to narrow in on one risk where that is clearer for your product or campaign.

Step 3 – Choose which blocks you need

1. **How weather is changing and what it means for you**
(headline, quote, and top strip of short statements, plus the “What this means for you” panel)
2. **What actions can I take and how much might they cost?**
(six action tiles around the house with guide costs and links)

3. **Key moments for action**

(the bottom row of six “journey” tiles from viewing through to after a weather event)

4. **Where can I find out more and who can help?**

(the three “Official information / Property and finance professionals / Independent sources” boxes)

For a short piece you might only use one or two of these blocks. For a fuller guide you might use most or all of them. The quick table on the next page shows what each block does for the customer and where to find ingredients.

Step 4 – Pick 1–3 “tiles” per block

Use the statement libraries (Section 6) and the evidence tables in the information appendix to choose a small set of ingredients:

- one **weather / context** statement and, if helpful, a **co-benefit** statement;
- 1–3 **practical measures** that fit the risk and property type;
- one or two **trusted routes / information sources**;
- an approximate **cost band** (e.g. “up to £250”, “£250–£1,500”, “£1,500+”) and, if relevant, a **funding route** (savings, grants, green-finance products);
- a short **decision-moment prompt** that ties the message to a point in the customer journey.

You do not need to use every statement or every table – they are there so you can quickly grab the ones that fit your audience and channel.

Step 5 – Put it into your own voice

Rewrite the wording in your brand tone of voice, add any society-specific examples or schemes, and adjust examples for your region and typical customers.

There is no single “right” combination. The worked-example infographic shows one way of combining the blocks; you can remix the same ingredients to suit different channels, audiences and product focuses.

Quick cross-reference table

The table below shows:

- what each block does for the customer;
- where to find ingredients in the toolkit and appendix.
- how it maps onto the customer infographic.

Block	What it does for the customer	Where to grab ingredients
<p>Block 1 – How weather is changing and what it means for you</p> <p>Where it appears in the infographic</p> <p>Headline area, CCC quote and top strip: “Our weather is changing”, “Hotter, drier summers”, “Heavier downpours”, plus the “What this means for you” panel in the left column.</p>	<p>Briefly explains why rising temperatures, hotter nights and heavier downpours matter over the life of their mortgage, without scare language. Shows how these changes may affect comfort, bills, insurance and potential resale value.</p>	<p>Weather and climate statements (Section 6.2) and co-benefit statements (Section 6.4); supporting graphs or infographics in Table 8 if you want to talk about official tools.</p>
<p>Block 2 – What actions can I take and how much might they cost?</p> <p>Where it appears in the infographic</p> <p>The action tiles around the house under “What actions can I take and how much do they cost?”, each with “Guide cost* – estimates only” and example links.</p>	<p>Offers a small menu of practical measures a homeowner could take for heat and/or flood, with simple guide costs and (optionally) ways to pay. Keeps the focus on low-regret, manageable actions.</p>	<p>Adaptation statements (Section 6.3), cost-band and funding-route guidance (Section 6.6), plus the vendor and finance tables in the appendix (Tables 1–7) to sense-check current prices and schemes.</p>
<p>Block 3 – Key moments for action</p> <p>Where it appears in the infographic</p> <p>The “Key moments for action” heading and the six moment tiles along the bottom row from “Viewing & shortlisting properties” through to “After a weather event”.</p>	<p>Links actions to natural decision points along the home-buying and ownership journey (viewing, survey, offer, insurance, renewal, after a weather event). This helps messages feel timely, not abstract.</p>	<p>Decision-moment prompts (Section 6.5), plus your own product and process maps. Use the journey list in Section 4.1 as a reference.</p>
<p>Block 4 – Where can I find out more and who can help?</p> <p>Where it appears in the infographic</p> <p>The “Where can I find out more?” heading and the three source boxes: “Official information”, “Property and finance professionals”, and “Independent sources”.</p>	<p>Points to trusted, easy-to-use sources where customers can check risk and get help (official tools, surveyors, lenders, insurers, local councils, community knowledge). Makes clear that they do not have to navigate this alone.</p>	<p>Trusted-voice / route statements (Section 6.1), plus references to official tools, trade schemes and community resources from the appendix (Tables 3, 4, 7 and 8).</p>

3. Core principles you should keep

(These are not the blocks themselves, but the principles that should run through all your communications.)

3.1 Lead with co-benefits

Comfort, health, lower bills and protecting property value are the main motivators. Weather-related risks are the reason these issues matter, but they should not dominate the headline. The example infographic leads with **“Ready your home for changing weather”** and “What this means for you” rather than starting with climate science.

3.2 Balance “prevention is better than cure” with reassurance

Show that small steps taken early can reduce the chance of expensive, distressing damage later, including emotional as well as financial stress. Avoid alarmist language and avoid implying guarantees.

3.3 Anchor in official information, translated by trusted professionals

Official bodies (Environment Agency, Met Office, central and local government) sit at the top of the trust ladder. Lenders, brokers, surveyors and insurers are seen as interpreters and guides who can help customers understand what the information means for a specific home.

3.4 Use decision points as triggers

Viewing, valuation, mortgage offer, insurance set-up, renewal and post-event repair are natural hooks where customers are already thinking about their home and finances. Messages are more effective when they land at these moments.

3.5 Differentiate product types clearly

- **Green mortgages** reward homes that already meet certain standards.
- **Green or retrofit finance** helps existing borrowers improve their home over time.

Communications should make it clear which product is being discussed and avoid blurring their purposes.

3.6 Offer “money plus hand-holding”

Customers consistently say they want **financial help and guidance together**.

Communications should signpost both:

- funding routes (savings, grants, additional borrowing, specialist products), and
- sources of practical support (surveyors, installers, local schemes).

3.7 Be clear about conduct boundaries

Use the toolkit as a source of examples and ideas, but check that final wording, prices, links and calls-to-action:

- are consistent with your own policies,
- avoid implying that example prices are offers, and

- are supported by your internal compliance and risk teams.
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4. How the toolkit can be used – worked example: infographic

The toolkit is structured to track a natural, chronological flow through the home-buying journey, using the four blocks listed in Section 2. The customer infographic is one worked example that uses all four.

Each block is underpinned by one or more of four communication building-block types:

- **Weather and climate statements** – short context about hotter summers, warmer nights, heavier downpours and changing patterns over mortgage timescales.
- **Adaptation statements** – practical actions a homeowner can take in and around the home.
- **Co-benefit statements** – why it is worth doing (comfort, bills, value, peace of mind).
- **Trusted-voice / route statements** – who says it and where to click or call next (surveyors, lenders, official tools, installers, community sources).

The rest of this toolkit walks through each block in turn and shows you how to adapt it. For each block we give:

- **Purpose** – what that part of the story is doing for the customer.
- **Standard content** – the ingredients used in the example BSA infographic version.
- **How to tailor it** – step-by-step questions and actions.
- **Optional persona tips** – if you want to slant it towards first-time buyers, trade-uppers or later-life movers.

4.1 Key customer decision moments

The example infographic anchors the story around six decision moments along the mortgage and home-ownership journey:

- Viewing / shortlisting
- Valuation / survey
- Mortgage offer / finance
- Insurance set-up
- Renewal / remortgage
- After a weather event (repair / “build back better”)

These moments are where communication is most likely to be effective.

In practice:

- **Block 1** tends to be most powerful at the start of the journey (search, viewing, early conversations).
- **Block 2** and **Block 4** can be used at several points – for example at survey, offer, renewal or after a weather event, depending on whether you focus on prevention or repair.
- **Block 3** is what links everything together – it shows customers when to act.

You can therefore keep the decision-moment as they appear in the example infographic; or rearrange / select from them to suit a specific product, region or campaign.

5. Block-by-block guide

5.1 Block 1 – “How weather is changing and what it means for you”

Purpose

Set the scene in one or two calm, factual tiles: why hotter days, warmer nights and heavier downpours matter over the life of a mortgage. Bring it back quickly to what this means for the customer's home, bills and peace of mind.

Standard content

In the example infographic this block includes:

- a headline and quote explaining that the UK's changing climate/weather;
- short, plain-English statements such as “Our weather is changing”, “Hotter, drier summers” and “Heavier downpours”;
- a “What this means for you” panel spelling out the impacts on comfort, running costs, insurance and potential resale value.

How to tailor it

- Decide how local or national you want to be – for some uses a generic UK-wide message will be enough; for others you may want regional examples.
- Choose 1–2 weather statements from Section 6.2, plus 1–2 co-benefit statements from Section 6.4 to keep the focus on comfort, bills and avoiding hassle.
- Keep the tone calm and practical, avoiding dramatic or politicised language.
- If you use visuals, consider simple icons or charts showing hotter nights or more frequent intense rain rather than complex graphs.

Persona tips

- For buyers who are already environmentally engaged, you can acknowledge climate change while still focusing on home comfort and protection.
 - For more sceptical or simply busy customers, keep the emphasis on “changing weather” and practical implications for their home.
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5.2 Block 2 – “What actions can I take and how much might they cost?”

Purpose

Provide a small menu of concrete actions customers can take in and around their home, with reassuring guide costs. Help them see that some low-regret, affordable steps are within reach now, and signal how bigger works might be planned at key moments (e.g. refurbishment or remortgage).

Standard content

In the example infographic this block appears as six action tiles around the house:

- Plant and paint (trees, shade, repainting sun-facing walls)
- Smart ventilation (trickle vents, window restrictors, insect screens)
- Cool your room (shading, blinds, small fan)
- Lift what matters (raising sockets and key items)
- Prevent water access (door barriers, air brick covers, non-return valves)
- Plan a ‘grab list’ (document wallet, storage box, power bank)

Each tile includes:

- one or two short statements explaining what the measure does;
- a “*Guide cost – estimates only*”^{*} line;
- 1–3 bullet points showing typical cost bands (e.g. “typically from £30–£80” or “often around £1,000–£5,000”) and one or more links to reputable suppliers or guides.

How to tailor it

- Choose 3–6 measures that fit your audience and risk focus; you do not have to use all six.
- Use the adaptation statements in Section 6.3 and the vendor tables in the appendix (Tables 1–2) to sense-check realistic prices and product types.
- Group measures by **type of risk** (overheating vs flooding) or **type of work** (DIY vs tradesperson jobs), depending on what will land best with your customers.
- Always phrase costs as **guide ranges**, not precise quotes. Where appropriate, mention that full costs depend on property type, location, labour and materials.

- Where relevant, link measures to **funding routes** (e.g. grants, additional borrowing, green-improvement products) drawing on Tables 3, 4 and 7.

Persona tips

- For first-time buyers, emphasise quick, lower-cost steps that can be taken soon after moving in.
- For renewal / remortgage audiences, focus more on larger works that can be planned alongside wider home improvements.

5.3 Block 3 – “Key moments for action”

Purpose

Show customers **when** it makes most sense to think about weather resilience, so that messages feel timely and manageable rather than like an extra burden.

Standard content

The infographic bottom row uses six key moments:

1. Viewing & shortlisting properties
2. Organising your valuation / survey
3. Arranging your mortgage and finance
4. Putting insurance cover in place
5. Renewing your mortgage
6. After a weather event

Each tile contains:

- a one-line description of what the customer is doing at that stage;
- a short suggestion linking that stage to checking risk, choosing measures or planning bigger works.

How to tailor it

- Decide which 2–3 moments are most relevant to the communication you are designing.
- Use the decision-moment prompts in Section 6.5 as a starting point for wording.
- Check that any suggested actions fit your own processes (for example, what can be discussed at advice vs underwriting vs servicing stages).
- Make clear that not everything has to be done at once – some actions are best at viewing/survey, others at renewal or after an event.

Persona tips

- For time-pressured first-time buyers, stress that even small checks at viewing and survey can prevent nasty surprises later.
 - For existing borrowers at renewal, focus on using that moment to plan more substantial upgrades.
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5.4 Block 4 – “Where can I find out more and who can help?”

Purpose

Connect customers to trusted sources of information and support so that they feel guided, not left to figure things out alone.

Standard content

In the infographic this block is expressed through:

- the “**Where can I find out more?**” heading,
- three source boxes:
 - **Official information** – e.g. Met Office, Environment Agency, government tools, local councils;
 - **Property and finance professionals** – surveyors, lenders, brokers, insurers;
 - **Independent sources** – reputable online maps, community knowledge, neighbours.

How to tailor it

- Use the trusted-voice statements in Section 6.1 to decide who is “speaking” (for example surveyor, lender, broker, insurer).
- Pick 2–4 routes from the appendix tables (especially Table 8 and the scheme summaries in Tables 3–4 & 7) that you are comfortable signposting to.
- Make the **next step** explicit: “search your postcode here...”, “ask your valuer...”, “talk to your adviser about...”.
- Ensure any external tools you signpost are ones you are willing to recommend from a conduct and operational-risk perspective.

Persona tips

- For more digitally confident customers, you can lean more on online tools with clear caveats.
 - For less digital or more vulnerable customers, emphasise phone or face-to-face routes via advisers and surveyors.
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6. Statement libraries

Sections 6.1–6.6 contain statement “tiles” you can lift from and adapt. They are designed to be modular building blocks that plug into different parts of the story. You can use these libraries directly or treat them as starting points for your own phrasing. They are distilled from survey findings, workshop discussions and official guidance and reports (e.g. Met Office, Environment Agency, Climate Change Committee reports, etc.).

6.1 Trusted-voice / route statements

(mainly used in Block 4 – “Where can I find out more and who can help?”, and also in Blocks 2 & 3)

1. “Your surveyor can highlight any heat and flood risks in the report and suggest first steps.”
2. “Official flood and heat maps give the big picture – your lender or broker can help you make sense of what it means for this home.”
3. “If you are unsure, ask your surveyor: ‘What are the top three resilience measures you would recommend for this property?’”
4. “Your insurer and lender can work together to help you understand how changing weather and climate risks might affect cover and repayments.”
5. “Local councils often list trusted installers for insulation, shading and flood protection – your lender can signpost where to look.”
6. “Independent tools can show local risk; your broker or adviser can help you turn that into a simple plan.”
7. “If you receive a flood or heat alert from official services, your lender can point you back to your earlier ‘home resilience’ plan.”
8. “Your mortgage adviser can show how green or retrofit finance products could help pay for the works your surveyor has flagged.”
9. “Ask your surveyor or valuer to explain any weather, flood or resilience comments in plain language before you commit.”
10. “If you do not know where to start, your lender can point you to official guidance and accredited local contractors.”

6.2 Weather & climate statements

(mainly Block 1 – “How weather is changing and what it means for you”, with short echoes in Blocks 3 & 4)

1. “Our weather is changing, with hotter summers, warmer nights and heavier downpours becoming more common in many parts of the UK.”
2. “In the UK, nights are getting warmer and summer heatwaves are becoming more frequent – especially in built-up areas.”
3. “Heavy downpours that used to be rare are now more common, increasing the chance of surface-water flooding on some streets.”
4. “Over a typical 25-year mortgage, both hotter summers and intense rainfall are expected to become more likely, not less.”
5. “Even homes outside main river floodplains can face flash-flooding from overwhelmed drains and blocked gullies.”
6. “Loft rooms and south- or west-facing bedrooms are often the first to overheat during summer heatwaves.”
7. “Low-lying front gardens, driveways and basements can act as channels for water during short, intense storms.”
8. “Projections for UK weather suggest more frequent periods of extreme heat, which can leave bedrooms uncomfortably warm without extra shading or ventilation.”
9. “Some areas will see more ‘cloudbursts’ – short, heavy rain that can overwhelm drains even if rivers do not burst their banks.”
10. “Flood risk is not fixed; it can change as weather patterns, land use and drainage systems evolve over the life of a mortgage.”
11. “Small changes in local weather patterns can have big impacts inside the home – from hotter nights to higher chances of water getting in at ground level.”

6.3 Adaptation statements

(mainly Block 2 – “What actions can I take and how much might they cost?”, with echoes in Block 3)

1. “Topping up loft insulation is a simple way to keep heat in during winter and slow down overheating in summer – often in the £500–£1,500 range.”
2. “External shading such as awnings or shutters can significantly cut summer heat gain in living rooms and bedrooms.”
3. “Self-closing airbrick covers and a door flood barrier can help keep shallow floodwater out of key rooms on the ground floor.”
4. “A non-return valve in the waste pipe can stop sewage backing up into the home during heavy rain.”
5. “Solar-control window film or reflective blinds can reduce glare and heat in the hottest rooms at relatively low cost.”
6. “A small ‘package’ of measures – such as airbricks, a door barrier, improved drainage and raised electrics – can greatly reduce damage from shallow flooding.”

7. "Planting shade-giving trees or using pergolas and canopies over patios can help keep south- and west-facing rooms cooler."
8. "Simple changes to paths, drains and garden surfaces can help rainwater drain away more safely instead of pooling at the doorstep."
9. "For some homes, upgrading to a modern, well-designed heat-pump system can improve comfort in both winter and summer."
10. "If the home has been flooded before, building back with flood-resilient floors and finishes can reduce damage and drying time next time."

6.4 Co-benefit statements

(for use alongside any adaptation statement in Blocks 1–3)

1. "Better loft insulation and basic shading can keep bedrooms cooler in summer and reduce heating bills in winter."
2. "Keeping shallow floodwater out with simple barriers can save time, stress and repair costs after a heavy storm."
3. "Homes that are comfortable in heatwaves and better protected from flooding may be easier to insure and sell in the future."
4. "Improving ventilation and shading can help reduce stuffy, sleepless nights and make home working more comfortable."
5. "Taking a few preventive steps now can mean less disruption for your family if a future flood or heatwave hits."
6. "Investing in resilience can protect not just your property, but also treasured possessions and important documents."
7. "Simple measures to manage heat and flood risk can support long-term health, especially for young children and older adults."
8. "Energy-efficient and climate-resilient homes are increasingly attractive to buyers who care about running costs and comfort."
9. "Spreading small upgrades over time can smooth costs while gradually improving comfort, resilience and property value."
10. "Linking improvements to key milestones – like moving home or remortgaging – can make it easier to plan and pay for them."

6.5 Decision-moment prompts

(used mainly in Block 3 – Key moments for action, and to link other blocks to timing)

Use these short lines to tie actions and information to natural points in the home-buying and ownership journey. You can drop them into the key-moment tiles, emails, or adviser scripts.

Viewing & shortlisting properties

- “While you are viewing homes, it’s a good time to check basic flood and overheating risk for each area.”
- “As you shortlist, you can compare not just space and price, but also how each home might cope with hotter summers and heavier rain.”
- “If you like a property, note any signs of past flooding or overheating and ask the agent or surveyor to explain them.”

Organising your valuation / survey

- “Your survey or valuation is the best chance to get a professional view on how this home might cope with changing weather.”
- “Ask your surveyor: *Are there any simple steps that would make this home more resilient to heat or flooding?*”
- “If the report flags issues, you can use that information to plan a sensible set of improvements over time.”

Arranging your mortgage and finance

- “When you’re arranging your mortgage, you can also think about how any planned improvements might be funded.”
- “Some lenders offer additional borrowing or specific green-improvement options you can explore at this stage.”
- “If your survey suggests works are needed, this is a natural moment to ask about ways to pay for them.”

Putting insurance cover in place

- “When you set up home insurance, ask how flood or storm damage would be covered for this property.”
- “If your insurer offers options to ‘build back better’ after a claim, you can make a note of these now.”
- “This is also a good time to check that key items and documents are protected if a flood or heatwave affects your home.”

Renewing your mortgage

- “Renewal or remortgage is a good point to review any resilience upgrades you have already made – and what comes next.”
- “If you are planning bigger works, ask whether any green or retrofit finance options could help spread the cost.”
- “You can also use this moment to check that your insurance and emergency plans still fit your needs.”

After a weather event

- “After a flood or heatwave, you may be able to ‘build back better’ so your home is more resilient next time.”
- “Discuss with your insurer and lender whether repairs can include simple upgrades, not just like-for-like replacement.”
- “Keep a short list of priority measures so that if damage does occur, you can act quickly rather than starting from scratch.”

You can adapt these lines to your tone of voice and local processes, but the aim is always the same: show that **weather resilience fits naturally into decisions customers are already making**, rather than being an extra task.

6.6 Cost bands and funding routes

(used mainly in Block 2 – Actions & costs, and sometimes Block 3 – Key moments for action)

This section explains the **cost language** used in the infographic and toolkit and offers ready-made phrases you can reuse.

6.6.1 Cost band language

We recommend using broad, reassuring bands rather than precise figures. The example infographic uses three main levels:

- **Up to £250** – typically small, DIY-type purchases or single items.
- **Around £250–£1,500** – modest packages of work or higher-spec items.
- **Around £1,500 and above** – larger jobs, often involving tradespeople or multiple measures.

You can use lines like:

- “Guide costs – many simple measures are **up to around £250.**”
- “Guide costs – small packages of work are **often in the £250–£1,500 range**, depending on the home.”
- “Guide costs – for more extensive works, **costs can run into the low thousands of pounds**, depending on property size and condition.”

And, where appropriate:

- “Actual costs depend on the property, location and installer – customers should always obtain their own quotes.”
- “Prices shown here are **guide costs – estimates only** and not offers.”

6.6.2 Funding-route phrases

To link measures to ways of paying for them, you can use neutral, non-advisory wording such as:

- “Some households choose to fund smaller measures from savings or routine maintenance budgets.”
- “For larger jobs, customers sometimes combine their own savings with grants or scheme support where available.”
- “In some cases, additional borrowing or green-improvement finance may be an option, subject to affordability and lending criteria.”
- “Your adviser can explain which of your lender’s products, if any, could help fund planned resilience upgrades.”
- “Public schemes and local grants change over time – check current government and local-authority websites for up-to-date support.”

You can combine cost bands and funding routes in short tiles, for example:

- “Simple DIY measures such as fans, document wallets or basic shading are **often under £250**, typically paid from household budgets.”
- “Adding external shading, extra loft insulation or a small ‘package’ of flood measures is **often in the £250–£1,500 range**; some households use savings or additional borrowing to spread the cost.”
- “More extensive works – for example major rendering, raised electrics or full flood-resilience packages – can cost **from the low thousands of pounds upwards**; a mix of grants, insurance ‘build back better’ options and green-improvement finance may help.”

These phrases keep costs clearly **indicative**, align with the conduct-risk concerns raised by members, and tie neatly into the **guide cost** lines already shown in the infographic.

7. Keeping the toolkit and infographic up to date

Over a typical 20–25-year mortgage, the broad story about hotter summers and heavier downpours does not change quickly. However, **product markets, prices, grants and regulatory schemes do**. To keep the toolkit and infographic useful and safe:

- review the cost ranges and supplier links in the appendix regularly (for example annually or when major schemes change);
- refresh any example green-finance products in line with your current offers;
- check that references to government and regulator schemes (e.g. ECO, GBIS, Boiler Upgrade Scheme, Build Back Better initiatives) are still current;
- update any conduct-risk wording (for example, how you describe indicative costs, eligibility and exclusions).

Ideally, this review should be done jointly through a small cross-society working group so the shared toolkit can continue to evolve.

Used in this way, the toolkit and infographic together should help customers: keep their homes **safer, more comfortable and less stressful** to live in, make **better-timed decisions** about improvements, and feel **better prepared for changing weather and climate** over the life of their mortgage.

8. Information appendix – how this appendix underpins the toolkit

The information appendix provides the market and policy evidence behind the statement libraries and example tiles used in the toolkit and infographic. It brings together:

- evidence tables of concrete products (e.g. air-brick covers, door barriers, awnings, shading, loft insulation, flood sensors) with prices and supplier links checked at a given date;
- summaries of current green-finance products (additional borrowing, green mortgages, specialist retrofit loans) and what types of adaptation they will actually fund;
- concise summaries of relevant government, regulator and local-authority schemes, such as ECO4, GBIS, Boiler Upgrade Scheme and flood-resilience initiatives (including Build Back Better-type approaches where relevant).

Overall, it is intended as a **reference pack** for users, underpinning the toolkit with concrete, verified market evidence rather than generic advice.

The toolkit explains **how to structure messages along the home-buying journey**. The appendix provides the **real-world examples and numbers** that make those messages practical, specific and evidence-based.

What each table contains and where it is used

- **Table 1 – Flood adaptation product vendors**
Used mainly to support flood-side measures in **Block 2** and their cost bands.
- **Table 2 – Heat adaptation product vendors**
Used mainly for overheating measures and cost bands in **Block 2**.
- **Table 3 – Building-society green-finance products**
Used when illustrating funding routes and “ways to pay” in **Blocks 2 and 3**.
- **Table 4 – Government and regulator schemes**
Used to underpin funding-route bullets and “Who can help?” statements in **Blocks 2 and 4**.

- **Tables 5–6 – Example measure-and-cost combinations**
Used to sense-check the action tiles and guide-cost ranges in **Block 2**.
- **Table 7 – Combined view of society products and public incentives**
Used to show how lender products and public schemes can work together in **Blocks 2–4**.
- **Table 8 – Information sources: Weather risk and home adaptation in the UK**
Used to support “Where can I find out more?” and “Official information / Independent sources” content in **Block 4**.

Note: Prices are verified from the real market at a point in time but should still be treated as **indicative**. Labour and materials costs can vary significantly by region and over time. Always advise customers to obtain multiple quotes. For finance, check current product literature and KFI documents regularly, as eligibility criteria and incentives change.

Disclaimer:

The examples, URLs, prices and scheme details in this appendix may change over time. It is each lender's responsibility to check and verify details before using them with customers. Neither CGFI/University of Leeds nor BSA can accept liability for inaccuracies arising from subsequent changes to products, schemes or host websites.

Table 1. Example UK suppliers and price points for property-level flood adaptation products (airbricks, barriers, valves, sensors, sandless sandbags).

Measure	Type	Supplier / Organisation	Product / Scheme & Exact Price Text	URL	Date checked
Self-closing / anti-flood airbrick	Product	Water & Pest Technologies	“Buffalo Anti Flood Air Brick ... Original price was: £29.99. £24.99 Current price is: £24.99. Excl. VAT”	https://waterandpest.co.uk/product/buffalo-anti-flood-air-brick/	28 Nov 2025
Self-closing / anti-flood airbrick	Product	Flood and Water Pumps	“Anti-Flood SMART AirBrick® - UK No.1 Anti-Flood Airbrick ... Original price £69.50 ... Current price £69.50 £83.40 £83.40.”	https://floodandwaterpumps.co.uk/products/anti-flood-smart-airbrick%C2%AE	28 Nov 2025
Self-closing airbrick – cost range	Council guidance	Shropshire Council (Resilience Measures Indicative Costs)	“Self-closing airbrick ... Replacement airbrick that automatically closes to prevent flooding. 50–90 [£].”	https://www.shropshire.gov.uk/media/26928/resilience-measures-indicative-costs.pdf	28 Nov 2025
Door flood barrier (single door)	Product	One Stop For Safety	“Stormguard Single Door Flood Barrier - 970mm Wide ... Regular price £299.95 Excluding VAT”	https://www.onestopforsafety.co.uk/collections/universal-flood-barriers	28 Nov 2025
Door flood barrier	Product	Low Energy Supermarket	“Floodplan Flood Barrier Universal Single Door Kit ... £389.99”	https://lowenergysupermarket.com/product/floodplan-flood-barrier-	28 Nov 2025

(single door kit)				universal-single-door-kit/	
Door flood barrier / gate	Product (public-sector e-shop)	Moray Council e-shop (Floodgate Door Barrier)	"Our price: £ 474.33 (€ 554.97) including Vat 20% (£ 79.06)"	https://secure.moray.gov.uk/eshop/product.php?productid=1873	28 Nov 2025
Sandless sandbags / door packs	Product	Kingfisher Direct – FloodSax	"FloodSax Sandless Sandbags - Pack of 5 £41.03 £34.19 From £33.30 £27.75"	https://www.kingfisherdirect.co.uk/premises/site-safety-and-accessibility/flood-protection/floodsax-sandless-sandbags	28 Nov 2025
Sandless sandbags (door pack)	Product	New Pig / FloodSax® Door Pack	"FloodSax® Door Pack ... As Low As £40.61 (Ex. VAT) ... 1–2 £42.75 (Ex. VAT)"	https://www.newpig.co.uk/floodsax-door-pack/p/PLSE306	28 Nov 2025
110 mm non-return / anti-flood valve	Product	DrainageShop	"4"/110mm Buffalo Non Return Valve ... Our Price: £50.00 (Exc. 20% VAT) (£60.00 Inc. VAT)"	https://www.drainageshop.co.uk/non-return-backwater-valves/NRV100.html	28 Nov 2025
110 mm non-return valve (premium)	Product	JDP	"110mm Non Return Valve ... £126.60 £105.50 ex. VAT"	https://store.jdpipes.co.uk/110mm-non-return-valve/	28 Nov 2025
Water / flood leak sensor	Product	Yale / Safe.co.uk	"Yale Sync Water Flood Sensor ... £33.88 save £15.12 (30%)"	https://www.safe.co.uk/products/yale-sync-smart-water-sensor.html	28 Nov 2025
Flood defence sandless bags (retail)	Product	Floodshield – FloodSax (via Parker Hydraulics)	"FloodSax Alternative Sandbags - Pack of 5 ... £46.20"	https://parkerhydraulics-shop.co.uk/products/floodsax	28 Nov 2025

Table 2. Example UK suppliers and price points for property-level overheating and heat-adaptation products (shading, loft insulation, window film, fans, heat pumps).

Measure	Type	Supplier / Organisation	Product / Scheme & Exact Price Text (screenshot-style)	URL	Date checked
External awning (patio)	Product & install guide price	Caribbean Blinds UK	"Our patio awnings start at £3,995 inc vat, installation & 5 year guarantee."	https://www.cbsolarshading.co.uk/patio-awnings/	28 Nov 2025
External awning – detailed cost bands	Product FAQ / price guide	Caribbean Blinds UK (FAQ)	"Anguilla Awning £2,990 – £4,500+ (House) / £3,990 – £5,500+ (Extension/Bungalow)" and "Tortola Awning £3,490 – £5,000+ ... Cuba Awning £4,490 – £14,000+ / £5,490 – £16,500+"	https://www.cbsolarshading.co.uk/faqs/patio-awnings/how-much-do-patio-awnings-cost/	28 Nov 2025
External awning – typical fitted range	Price guide	Eastern Awnings (UK)	"On average fitted awnings can cost anywhere between £2900 and £9000 or more depending on type, size, accessories, function and application."	https://easternawnings.co.uk/blog/awnings-pricing/	28 Nov 2025
Loft insulation (market cost)	Cost guide (independent)	Energy Saving Trust	"For a semi-detached house, 270mm of loft insulation professionally installed in an uninsulated loft costs around £900 for a semi-detached home."	https://energysavingtrust.org.uk/how-to-insulate-a-loft/	28 Nov 2025
Loft insulation (cross-check)	Cost guide (consumer site)	HomeOwners Alliance	"For the average three-bedroom semi-detached home in the UK you can expect your loft insulation cost to be around £900, according to the Energy Saving Trust."	https://hoa.org.uk/advice/guides-for-homeowners/i-am-improving/loft-insulation-costs/	28 Nov 2025
Solar control window film	Product category	Purifrost	"Solar Window Film From £9.00. Films to control excess heat, glare and UV light."	https://www.purifrost.com/window-film/	28 Nov 2025
Green roof blanket (extensive sedum)	Product	TurfOnline (Enviromat)	"Sedum Extensive Green Roof Blanket. As Low As £14.45 incl VAT."	https://www.turfonline.co.uk/product-category/green-roofing/	28 Nov 2025
VELUX anti-heat roof-window blind	Product	Roofing Outlet – VELUX MHL	"VELUX MHL Manual Anti-heat Awning Blinds. Regular price £56.00 (inc VAT)."	https://www.roofingoutlet.co.uk/products/velux-mhl-awning-blinds	28 Nov 2025
VELUX anti-heat blind – price range	Product (price range)	Roofing Online Store – VELUX Manual Anti-Heat Blinds	"£68.00 – £112.00 Price range: £68.00 through £112.00 Exc. VAT."	https://roofingonlinestore.co.uk/product/velux-manual-anti-heat-blinds/	28 Nov 2025
Pedestal fan (cooling)	Product	Argos – Bush	"Bush White Pedestal Fan with Remote Control - 16 Inch ... £70.00"	https://www.argos.co.uk/product/7165388	28 Nov 2025
Desk / portable fan	Product	Argos – Bush	"Bush White Desk Fan - 12 Inch ... £20.00"	https://www.argos.co.uk/browse/appliances/fans-heaters-and-dehumidifiers/c:29356/	28 Nov 2025

Boiler Upgrade Scheme (ASHP grant)	Grant scheme	UK Government – Find a Grant (BUS)	“You can get: £7,500 off the cost and installation of an air source heat pump ... £7,500 off the cost and installation of a ground source heat pump ... £5,000 off the cost and installation of a biomass boiler.”	https://www.find-government-grants.service.gov.uk/grants/boiler-upgrade-scheme-1	28 Nov 2025
Boiler Upgrade Scheme (press release)	Scheme / news	DESNZ / GOV.UK	“This currently offers grants of £7,500 off the cost of installing an air source or ground source heat pump...” and notes the new £2,500 discount for air-to-air heat pumps.	https://www.gov.uk/government/news/discounts-for-families-to-keep-warm-in-winter-and-cool-in-summer	28 Nov 2025
Typical ASHP install cost	Consumer cost guide	MoneySavingExpert	“But with air source heat pumps typically costing around £11,000 on average to install, the £7,500 government grant won't completely cover the costs of installation for many...”	https://www.moneysavingexpert.com/utilities/heat-pumps-grant/	28 Nov 2025

Table 3. Selected green-finance products from UK building societies that fund home energy and resilience upgrades.

Measure / Product	Type	Supplier / Organisation	Product / Scheme & Exact Price Text (screenshot-style)	URL	Date checked
Nationwide Green Additional Borrowing	Green finance product	Nationwide Building Society	"Apply to borrow between £5,000 and £20,000 and pay 0% interest on what you've borrowed for the first 2 or 5 years."	https://www.nationwide.co.uk/mortgages/borrowing-more/green-additional-borrowing	28 Nov 2025
Nationwide Green Additional Borrowing (features)	Green finance product (broker)	Nationwide Intermediaries	"Available from £5,000 to £20,000 ... 0% fixed interest for the first 2 or 5 years ... No product fees."	https://www.nationwide-intermediary.co.uk/products/green-additional-borrowing	28 Nov 2025
Skipton Green Additional Borrowing	Green finance product	Skipton Building Society	"Our Green Additional Borrowing range ... Borrow between £5,000 and £50,000 depending on your individual circumstances ... At least 50% of the amount you borrow must be spent on energy efficient	https://www.skipton.co.uk/mortgages/existing-customers/additional-borrowing	28 Nov 2025

			home improvements.”		
Ecology C-Change discounts – overview	Green discount mechanism	Ecology Building Society	“With an Ecology mortgage you can save up to 1.50% on our standard variable rate. Our C-Change discounts reward you for creating an energy-efficient home.”	https://www.ecology.co.uk/mortgages/c-change-discounts/	28 Nov 2025
Ecology C-Change – energy improvement discount	Green discount (energy works)	Ecology Building Society	“This C-Change energy improvement gives a 1.00% discount from our Standard Variable Rate on funds advanced for specified energy saving or renewable energy systems.”	https://www.ecology.co.uk/wp-content/uploads/2025/05/MF130-C-Change-discount_05.2025.pdf	28 Nov 2025
Ecology Renovation Mortgage (C-Change range)	Green renovation mortgage	Ecology Building Society	“Renovation Mortgage 80% ... Energy efficient renovations rewarded through our C-Change discounts from 0.25% to 1.50%.”	https://www.ecology.co.uk/mortgages/residential-mortgages/renovation/	28 Nov 2025
Ecology Renovation	Green renovation	Ecology BS via	“Borrowers can reduce	https://www.financialreporter.co.uk/ecology-launches-new-mortgage-for-green-home-improvements.html	28 Nov 2025

Mortgage (media summary)	mortgage	Financial Reporter	their mortgage rate by up to 1.50% as a reward for making their home more energy efficient."		
Leeds BS Fixed Rate Green Mortgage – EPC A–C (official intermediary news)	Green mortgage (purchase / remortgage)	Leeds Building Society (intermediaries)	"Our two new Fixed Rate Green Mortgage products are for properties with an Energy Performance Certificate (EPC) rating of A-C or a Predicted Energy Assessment (PEA) rating of A-C."	https://www.leedsbuildingsociety.co.uk/intermediaries/news/2021/weve-launched-two-green-mortgages/	28 Nov 2025
Leeds BS Green cashback mortgages – details	Green mortgage (cashback)	Leeds Building Society (via Mortgage Solutions)	"Leeds Building Society is launching two cashback mortgages to reward borrowers buying energy efficient homes. ... The two products, to launch on Friday, give £500 cashback on completion. The incentive applies to the purchase of homes	https://www.mortgagesolutions.co.uk/news/2021/08/02/leeds-bs-introduces-green-cashback-mortgages/	28 Nov 2025

			with an energy efficiency rating of A to C. ... have a free standard valuation and a £999 fee. A two-year fixed rate is available up to 85 per cent loan-to-value (LTV), priced at 1.90 per cent. At 90 per cent LTV a rate of 2.33 per cent is available. ”		
Leeds BS Green Mortgages – summary (3rd-party aggregator)	Green mortgage (EPC A–C)	Leeds Building Society (via Heat Pump Ready report)	“ Green Mortgages Fixed Rate Green Mortgage products are for properties with an Energy Performance Certificate (EPC) rating of A-C. Fixed rates available for LTVs up to 85% and separate rate for LTVs up to 90%.”	https://assets.publishing.service.gov.uk/media/6882471c6a7ea0e1ce1d3641/City_Science_Cambridgeshire_CP_review.pdf	28 Nov 2025
Leeds BS Green Additional Borrowing (energy	Green additional borrowing	Leeds Building Society (intermediaries)	“ Helping you say yes to green additional borrowing ... Help	https://www.leedsbuildingsociety.co.uk/intermediaries/news/2025/helping-you-say-yes-to-green-additional-borrowing/	28 Nov 2025

<p>upgrades)</p>			<p>your Leeds Building Society homeowner and landlord clients with our new green additional borrowing product – designed to support energy efficient property upgrades and available at a lower rate than our standard additional borrowing range.”</p>		
<p>Leeds BS Green Additional Borrowing – eligible works</p>	<p>Green additional borrowing</p>	<p>Leeds Building Society (intermediaries)</p>	<p>“The loan must be primarily (more than 50%) used to carry out home improvement works to improve the energy efficiency of the property.</p> <ul style="list-style-type: none"> • Air source heat pump • Ground source heat pump • Cavity wall insulation • Double/triple 	<p>https://www.leedsbuildingsociety.co.uk/intermediaries/news/2025/helping-you-say-yes-to-green-additional-borrowing/</p>	<p>28 Nov 2025</p>

			<ul style="list-style-type: none">glazing •Electric car charging installation •Loft insulation •Underfloor or wet heating systems •Solar PV and storage batteries •Low energy lighting •Smart water tank”	
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Table 4. National and local government schemes that subsidise home energy efficiency, cooling and flood-resilience measures (ECO4, GBIS, BUS, PFR grants, Build Back Better).

4A. Heat / energy schemes

Scheme / Measure	Type / Category	Organisation(s)	Key Wording / Support (summary, from scheme pages)	URL(s)	Date checked
ECO4 (Energy Company Obligation 4)	Supplier obligation – GB	Ofgem / UK Government	Supplier-funded scheme delivering fully or heavily subsidised insulation and heating upgrades (e.g. loft, cavity, solid wall, heating) for eligible households.	https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco	28 Nov 2025
Great British Insulation Scheme (GBIS)	Insulation grant – GB	Ofgem / UK Government	Companion scheme to ECO4, focused largely on loft and cavity insulation for the least efficient homes and some higher council tax bands, often heavily subsidised.	https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme	28 Nov 2025
Boiler Upgrade Scheme (BUS)	Up-front grant – EN/WL	DESNZ / Ofgem	Grant of £7,500 off the cost and installation of an air source or ground source heat pump , £5,000 for certain biomass boilers; recently extended to some air-to-air heat pumps.	https://www.find-government-grants.service.gov.uk/grants/boiler-upgrade-scheme-1 https://www.gov.uk/government/news/discounts-for-families-to-keep-warm-in-winter-and-cool-in-summer	28 Nov 2025

4B. Flood-resilience schemes (high level)

Scheme	Type / Geography	Organisation(s)	What it funds (flood-relevant)	Typical support (headline)	Example URLs*	Date checked
Property Flood Resilience (PFR) Grants under Flood Recovery Framework	Post-event property-level grants – mainly England	DEFRA / Local authorities	PFR measures such as flood doors, barriers, self-closing airbricks, non-return valves, resilient floors/walls, raised electrics , usually for homes recently flooded in designated events.	Usually up to £5,000 per property for resilience measures on top of like-for-like repairs.	Example: Suffolk PFR scheme – https://www.suffolk.gov.uk/roads-and-transport/property-flood-resilience-grant-scheme (local implementation details)	28 Nov 2025

Flood Re – Build Back Better (BBB)	Insurance-linked resilience top-up – UK	Flood Re / Insurers	Additional PFR measures installed during insurance-funded repair: flood doors, barriers, airbricks, NRVs, resilient finishes, raised services.	Up to £10,000 of extra resilience measures per property, on top of standard reinstatement, via participating insurers.	https://www.floodre.co.uk/buildbackbetter/	28 Nov 2025
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*Flood-resilience schemes are implemented at national + local level; we have given one concrete local example (Suffolk PFR) plus the core national insurance scheme (Build Back Better).

Table 5. Overheating adaptation measures for UK homes – what they do, typical supply-and-install costs, and example suppliers.

#	Measure	What it does	Typical supply + install cost (ballpark)	Example UK suppliers / installers*
1	Retractable external patio / window awning	Provides strong external shading over south / west-facing windows, patios and doors; cuts solar gain before it hits the glass.	From ~£1,600+VAT for a small manual awning (3 m x 2 m) up to £3,995–£5,495 inc. VAT for mid-range electric cassette awnings, including installation, depending on size and spec. (Samson Awnings)	Caribbean Blinds – retractable patio awnings “from £3,995 inc. VAT & installation” (Anguilla/Tortola ranges). https://www.cbsolarshading.co.uk/patio-awnings/retractable-awnings/ • Samson Awnings – standard manual awning “from £1,580 + VAT” with price examples. https://www.samsonawnings.co.uk/domestic-products/domestic-retractable-awning-range/
2	External venetian / roller blinds (façade shading)	Adjustable slats or external roller to block high summer sun while letting in winter sun/daylight (especially for big glazing).	Often similar to patio awning pricing: typically £2,000–£5,000 per façade installed for domestic sizes; most suppliers price “on enquiry” only.	Caribbean Blinds – External blind systems (Cuba façade awnings / external blinds). https://www.cbsolarshading.co.uk/ • Samson Awnings – External shading range (scroll to external blinds / façade shading). https://www.samsonawnings.co.uk/awning-overview/
3	Solar-control / reflective window film (DIY or profit)	Reduces solar heat gain, UV and glare; can be DIY or professionally installed on existing glazing.	DIY from ~£6–£14 per metre (0.9–1.5 m wide rolls). E.g. reflective or tinted films starting at £6–£14/m depending on type and width. (purlfrost.com) Professional fitting will add labour (~£200–£800+ depending on number/size of windows).	Purlfrost – solar window films “from £9–£14” per metre (tinted, reflective, heat-control). https://www.purlfrost.com/window-film/solar-window-film/ • Evowrap – high reflective silver solar control film “from £6.00”. https://www.evowrap.co.uk/window-film/solar-control-window-film/ • Window Films Direct – Silver 30 solar film “£3.25–£200” depending on size. https://www.windowfilmsdirect.co.uk/product/solar-silver-30-window-film/
4	External roof-window shutters / awnings (e.g. VELUX)	For lofts/conversions; external shutters or anti-heat blinds stop sun before it enters, very effective for top-floor overheating.	A typical roof-window external shutter or awning is ~£200–£500 each supply-only, plus ~£150–£300 fitting (varies by access/scaffold).	VELUX UK – external shutters & anti-heat blinds for roof windows, price via product configurator. https://www.velux.co.uk/products/blinds-and-shutters • Many local VELUX-certified installers (search “VELUX Certified Installer Partnership” and your postcode on VELUX site).
5	Loft insulation (top-up to ~270 mm)	Reduces heat gain into top floor in summer and heat loss in winter; key “no regret” measure against both bills and overheating.	For a typical 3-bed semi, ~£600–£1,200 installed (new or top-up), depending on area and access. Many insulation cost guides echo “low four-figure or high three-figure” totals for typical homes. (GOV.UK)	Great British Insulation Scheme / ECO installers (via energy supplier or council) – see GBIS summary & ECO4 info. https://www.gov.uk/energy-company-obligation (GOV.UK) • TrustMark directory – find accredited loft insulation installers. https://www.trustmark.org.uk
6	Cavity wall insulation / internal wall lining	Reduces heat flow through walls; helps stabilise indoor temps and can modestly reduce overheating where walls gain a lot of sun.	Typical costs £1,000–£3,000 for cavity wall insulation on a standard semi-detached; external or internal solid wall systems substantially	Works often delivered via ECO4 / GBIS accredited installers (see above) plus local insulation firms listed via TrustMark .

			more (~£8k–£20k). (GOV.UK)	
7	External wall insulation with light-coloured / reflective finish	Insulates and reduces solar heat absorption when finished in a pale, reflective render.	For a whole house, low to mid-tens of thousands (£10k–£25k+) depending on size and detailing; often only viable via major retrofit or grant support. (GOV.UK)	Delivered through ECO4 / GBIS supply chain or whole-house retrofit companies; search via TrustMark and PAS 2035-qualified retrofit coordinators.
8	Green roof (thin extensive system)	Vegetated roof layer reduces surface temperature, buffers peak solar gain and provides some cooling through evapotranspiration.	Domestic extensive green roofs are commonly £100–£150/m² installed, sometimes more for complex structures or access. (GOV.UK)	SkyGarden – domestic green roofs. https://www.skygarden.co.uk/ • Optigreen UK – green roof systems (via local installers). https://www.optigreen.co.uk/
9	Solar-reflective roof coating (“cool roof” paint)	High-albedo coating on flat or metal roofs reduces absorbed solar radiation, cooling upper rooms.	Example: Solar Control 40 or specialist reflective coatings often £30–£60 per 5–10 m² of roof area in materials; whole-roof supply+apply commonly £1,000–£3,000 depending on roof size and prep. (UK Window Films Ltd)	WindowFilmsUK / coating suppliers – spectrally selective films and roof products. https://www.windowfilmsuk.com/ • Specialist roofing contractors (search “solar reflective roof coating” plus your town).
10	Mechanical Ventilation with Heat Recovery (MVHR) or high-efficiency mechanical extract	Provides controlled ventilation and summer purge cooling; in retrofits often paired with night-time cooling and better airtightness.	Whole-house MVHR systems typically £3,000–£8,000+ supply, with total installed costs often £6,000–£12,000+ for retrofits, depending on ducting complexity. (Nationwide)	Vent-Axia / Nuair distributors & installers – via many M&E contractors. • Local MVHR specialists (search via TrustMark or “MVHR installer” + region).
11	Air source heat pump (with good controls & emitters)	Efficient heating and (in some designs) limited active cooling; combined with good emitters and controls, it can modestly mitigate overheating and replace inefficient boilers.	Typical installed costs ~£10,000–£13,500 before grants for a standard home; the Boiler Upgrade Scheme grant (up to £7,500) can significantly reduce net cost. (GreenMatch.co.uk)	Heat pump installers accredited under BUS – find via the BUS / MCS installer lists. • Energy suppliers and local firms referenced in BUS and ECO4 guidance.
12	High-performance double or triple glazing, low-g glass	Reduces solar gain (with the right coating) and improves insulation; can reduce both winter losses and summer overheating in problem rooms.	Approx £500–£1,000 per window fitted (size and spec dependent), with whole-house upgrades running into several thousands.	Numerous local FENSA-registered installers; search via FENSA (https://www.fensa.org.uk) or Certass .
13	Ceiling fans	Low-energy air movement; significantly improves comfort at high indoor temperatures	Good quality domestic ceiling fans often £100–£350 per unit , plus £100–£250	B&Q / Screwfix / Toolstation – multiple fan models in £80–£300 range. • Local electricians can install to manufacturer guidance.

		with minimal running cost.	installation by an electrician. (Amazon)	
14	Portable / pedestal fans & evaporative coolers	Cheap, flexible way to improve thermal comfort in heatwaves; can be used room-by-room.	Standard pedestal or desk fans ~ £20–£60 retail; higher-end air circulators or evaporative units £80–£200 . (Amazon)	Widely sold by Argos, John Lewis, Currys, B&Q and supermarkets.
15	Shading pergola with adjustable fabric or louvres	Provides deep external shade to glazed doors / patios, sometimes integrated with awnings or louvres.	Simple timber pergolas from DIY stores £300–£1,000 (DIY), while aluminium bioclimatic pergolas with louvres typically £3,000–£10,000+ supply-only; custom installed high-spec structures can exceed this. (Samson Awnings)	Samson Awnings / Samson Freestanding Structures – bioclimatic pergolas & glass outdoor rooms. https://www.samsonawnings.co.uk/price-examples/bioclimatic-pergola-price-guides/ • Various garden room / pergola specialists nationwide.

Table 6. Flood-adaptation measures for UK homes – what they do, typical supply-and-install costs, and example routes to installers.

#	Measure	What it does	Typical supply + install cost (ballpark)	Example UK suppliers / routes
1	Self-closing / anti-flood airbricks	Replace standard airbricks; automatically close when floodwater rises, preventing water entry through vents.	Example: anti-flood airbrick units from ~ £57.99–£292.99 each depending on size and colour (e.g. Flood Angel / similar); plus brickwork fitting (often £100–£250+ per unit in labour). (Low Energy Supermarket)	Low Energy Supermarket – flood protection airbricks & covers, with published prices for multiple sizes. https://www.lowenergysupermarket.com • Many PFR installers use branded systems (often listed in National Flood Forum's Blue Pages, signposted by RBWM). (Royal Borough of Windsor and Maidenhead)
2	Demountable door flood barriers / door-guards	Removable panels fixed between posts or frames in front of doors; keep water out during floods.	Doorway-scale barriers typically £300–£1,500 per door supply-only; full professionally installed systems often £1,000–£3,000+ for several apertures. (Flood Protection Solutions)	Stormguard Floodplan, Flood Ark, Floodgate – all offer PAS-aligned door barriers; National Flood Forum Blue Pages lists many installers.
3	Purpose-built flood doors (PAS 1188-tested)	Look like normal doors but seal against floodwater when closed.	Often £1,500–£3,000 per door installed, depending on style and testing certification. (Low Energy Supermarket)	Specialist firms such as Flood Doors Direct, StormMeister, Rother Valley Timber flood doors (listed through FloodRe/BluePages / PFR guidance).
4	Non-return valve (NRV) on foul / combined sewer outlet (110 mm)	Stops sewage flowing back into property via drains during floods.	110 mm plastic NRVs sold at ~ £40–£80 each (e.g. DrainageShop, JDP), plus £150–£400+ plumbing / groundwork for installation depending on access. (drainageshop.co.uk)	DrainageShop – 110 mm non-return valves. https://www.drainageshop.co.uk • JDP – sewer NRVs and backflow valves.
5	Non-return valves on surface water / appliance pipes	Prevent backflow via low-level inlets (washing machines, dishwashers, outside drains).	Additional NRVs £20–£80+ each plus labour (often done together with main NRV). (drainageshop.co.uk)	Same suppliers as above; specified in many local authority PFR guides and Build Back Better examples.
6	Sump and pump system (with non-return and alarm)	For basements / floors where water enters; pumps out ingress to keep level down.	Submersible clean-water pumps at Screwfix/Toolstation ~ £60–£200 supply; full sump+liner+pump+alarm systems professionally installed typically £2,000–£5,000+ depending on design. (Yale UK)	Screwfix – submersible pumps and pump alarms. https://www.screwfix.com • Specialist waterproofing firms (CSSW accredited) that install full systems.
7	Raised electrical sockets, skirting and services	Moves electrics / services above typical flood levels to reduce damage and make re-occupation quicker.	Usually part of a rewire or flood-repair project; incremental cost can be modest (hundreds of pounds extra) when done alongside planned works. (GOV.UK)	Any NICEIC-registered electrician; strongly recommended within FloodRe Build Back Better guidance for resilient reinstatement.

8	Resilient floor finishes (tiles, concrete, waterproof screeds)	Replace flood-vulnerable carpets / laminates with ceramic tiles, vinyls or sealed concrete that can be cleaned and dried.	Good-quality ceramic/porcelain tiles supplied & fitted often £40–£80/m² ; a typical ground floor might be £2,000–£6,000 depending on area and spec. (Checkatrade)	Local tilers (via Checkatrade / TrustMark). Many Build Back Better case studies include tiled floors as PFR measures. (Flood Re)
9	Water-resistant plasterboard & lime/cement-based plasters	Use of moisture-resistant boards and non-gypsum plasters on lower walls so they can be washed and dry more quickly.	Moisture-resistant boards ~£12–£25 per sheet depending on brand (Safe.co.uk); full replastering costs vary (often £1,000–£3,000+ for key rooms as part of reinstatement).	Widely available from Travis Perkins, Jewson, Wickes ; applied by local plasterers – often recommended within Defra PFR guidance. (GOV.UK)
10	Flood-resilient kitchen units (e.g. stainless / plastic carcasses; raised plinths)	Kitchens designed to withstand being wet – avoids swollen chipboard; easier to clean and reinstate.	Resilient units cost more than standard – frequently an extra few £1,000s on a full kitchen, especially in combination with raised appliances and robust materials. (GOV.UK)	Specialist suppliers via Build Back Better installers and PFR contractors; many case-study kitchens documented in PFR programme evaluations.
11	Property Flood Resilience (PFR) survey by accredited surveyor	Site-specific assessment that recommends a tailored package of resistance/resilience measures.	Typical independent PFR surveys for homes are in the region of £500–£800+ depending on complexity and travel; often funded or part-funded by local PFR grant schemes. (Local Government Association)	Flood Re/Defra recommend using Certified PFR surveyors ; directories and links are signposted from FloodReady and local authority pages. https://www.gov.uk/government/publications/floodproof-an-action-plan-to-build-resilience (GOV.UK)
12	Permeable / porous driveway or re-graded landscaping	Reduces surface water runoff towards the house, allowing more infiltration or directing flow away.	Permeable block paving driveways often £80–£120/m² installed; full front-garden re-landscaping can be several thousand pounds . (Checkatrade)	Many local driveway contractors; planning guidance & SuDS advice via local councils and the Environment Agency.
13	Low-cost water level / flood alarms	Acoustic alarms placed at floor level or in sumps to give early warning of ingress.	Simple battery alarms ~£15–£50 ; multi-sensor systems integrated with smart home gear can be £100–£300+ . (Checkatrade)	Yale, FloodStop , and generic leak alarms from Screwfix / Amazon .
14	Raised appliances, white goods and services	Locating boilers, consumer units, and white goods at higher levels so they avoid shallow floods.	Typically costed as part of wider refurbishment; incremental cost per appliance can be tens to low hundreds of pounds (e.g. higher plinths, wall-mounting boilers). (Flood Re)	Gas Safe boiler installers and kitchen/bathroom fitters; frequently incorporated in Build Back Better retrofit packages.
15	Integrated PFR packages funded via insurance	Combination of several of the above measures delivered when the property	Up to £10,000 of additional PFR measures can be funded, on top of standard reinstatement, for eligible policyholders	Flood Re – Build Back Better scheme: https://www.floodre.co.uk/buildbackbetter/ • Participating insurers listed via Flood Re and local authority PFR pages (e.g. RBWM, Dumfries & Galloway). (Royal Borough of Windsor and Maidenhead)

	"Build Back Better"	is repaired after a flood.	with participating insurers. (Flood Re)	
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Table 7. Building-society products and public incentives that can help customers pay for heat and flood adaptation works (summary view).

(Note: Focused on **overheating / energy efficiency (heat-related)** and **flood-resilience** where there is currently an active or recurring mechanism (late 2025)).

7A. Building society & specialist lender products

Provider / Scheme	Type	What it supports	Typical value / terms (indicative)	Official info link
Nationwide – Green Additional Borrowing (0% Green Additional Borrowing)	Building society, additional borrowing	Further advance at 0% interest over 2 or 5 years for existing Nationwide residential mortgage customers to fund specified home energy-efficiency improvements (e.g. insulation, heat pumps, solar, etc.).	Borrow £5,000–£20,000 (limits vary) interest-free for 2 or 5 years, subject to eligibility, LTV and improvement types; proof of works (quotes/invoices) required. (SunSave)	Nationwide: “Green Additional Borrowing / 0% Green Additional Borrowing”. https://www.nationwide.co.uk (search “Green Additional Borrowing”).
Nationwide – Green Reward	Cashback reward linked to EPC	Cashback for buying or remortgaging an energy-efficient home (EPC A or high B).	Current offers: £500 cashback for EPC A, £250 for high EPC B (≥86 score) on eligible mortgages. (SunSave)	Summary via independent guide (e.g. Sunsave’s green mortgage overview) plus Nationwide site. https://www.nationwide.co.uk (search “Green Reward”).
Skipton Building Society – Green Additional Borrowing	Building society, additional borrowing	Additional borrowing on existing mortgage at preferential rates to fund specific “green” upgrades (insulation, low-carbon heating, solar, etc.).	Borrowing subject to LTV & affordability; interest rate aligned to specific green products; requires quotes for eligible works. (Skipton Building Society)	Skipton: “Green Additional Borrowing”. https://www.skipton.co.uk/mortgages/additional-borrowing/green-additional-borrowing
Skipton – EPC Plus home energy report (Vibrant)	Non-loan benefit (free report)	Free detailed home energy report for members, with improvement suggestions and indicative savings / potential grants.	Free for qualifying Skipton home-owning members. (Skipton Building Society)	EPC Plus: https://www.skipton.co.uk/member-benefits/epc-plus
Ecology Building Society – C-Change	Building society – interest-rate	Mortgage products with interest-rate discounts linked	Discounts of 0.25%–1.50% off the Society’s	Ecology C-Change discounts: https://www.ecology.co.uk/mortgages/c-change-discounts/ and latest specification sheet PDF.

discounts (Renovation / Home Energy Improvement)	discount on mortgage	to the energy performance of the property and type of eco-improvements, including deep retrofit and Passivhaus/EnerPHit.	Standard Variable Rate depending on achieved EPC/SAP rating or accreditation (e.g. AECB/Passivhaus). Can be applied to funds used for energy upgrades. (Ecology Building Society)	
Leeds Building Society – Green Mortgages (EPC A–C)	Building society – preferential rate + cashback for efficient homes	Fixed-rate mortgages for homes with EPC A–C (including new-build PEA A–C), designed to reward energy-efficient homes.	Product examples (historic but indicative): two- and five-year fixed rates, £500 cashback , free valuation (up to £999) and £999 product fee . (Leeds Building Society)	Leeds BS “green mortgages” news / intermediaries pages: https://www.leedsbuildingsociety.co.uk/intermediaries/news/ (search “green mortgage”).
Leeds Building Society – Green Additional Borrowing	Building society – further advance toward green works	Additional borrowing range earmarked for energy-efficiency improvements; brokers upload a quote for the works when applying.	Applications via brokers; proc-fee of 0.35% (min £50) to intermediaries; customers borrow to fund insulation, heat pumps, solar, etc. (Leeds Building Society)	“Helping you say yes to green additional borrowing”. https://www.leedsbuildingsociety.co.uk/intermediaries/news/2025/helping-you-say-yes-to-green-additional-borrowing/
Yorkshire Building Society – Snugg energy-advice partnership	Advice + grant signposting	Partnership with Snugg to provide borrowers with tailored home-energy plans, including routes to grants like ECO4, GBIS, BUS and local schemes.	Average grant eligibility for YBS customers estimated around £4,145 ; platform gives step-by-step plan but does not itself provide a loan. (YBS)	YBS / Snugg partnership pages: https://www.ybs.co.uk (search “Snugg energy efficiency”).
Other banks / lenders (not building societies but relevant comparators)	Bank “green mortgage” or cashback offers	E.g. HSBC, Lloyds, NatWest, Virgin Money, Kensington etc. offering rate reductions or cashback for EPC A–B homes or	Typical deals include £250–£2,000 cashback or modest rate discounts when buying EPC A–B homes or	See each bank’s official “green mortgage” / “eco-home” pages, e.g. Lloyds Eco Home Hub.

		specific home-improvement works.	installing heat pumps, solar, insulation, etc. (SunSave)	
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7B. Government & local schemes (heat / energy)

Scheme	Type	Key measures supported (relevant to overheating / energy)	Notes / values	Official link
Energy Company Obligation 4 (ECO4)	GB-wide energy-efficiency obligation on suppliers	Loft, cavity, internal/external wall insulation, underfloor insulation, heating upgrades, and other energy-saving measures for eligible (usually low-income / vulnerable) households.	ECO4 runs to 31 March 2026 ; support is typically heavily or fully subsidised measures delivered via suppliers / installers rather than direct cash to households. (Ofgem)	ECO overview: Ofgem / gov.uk – https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco and https://www.gov.uk/energy-company-obligation
Great British Insulation Scheme (GBIS)	Insulation grant scheme	Primarily loft, cavity wall and cavity top-up insulation , with some other fabric measures for least-efficient homes.	£1bn scheme; designed to cut bills and improve EPC in least-efficient housing; scheduled to run until March 2026 . Many installs fully or heavily subsidised. (GOV.UK)	Ofgem GBIS page: https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme
Boiler Upgrade Scheme (BUS)	Upfront grant	Air source and ground source heat pumps , and certain biomass boilers (rural).	Grants of up to £7,500 toward install cost for eligible properties; admin by Ofgem on behalf of DESNZ. (Ofgem)	Details via Ofgem environmental schemes portal (BUS section) and gov.uk (search “Boiler Upgrade Scheme”).
Home Upgrade Grant (HUG2, England)	Area-based retrofit	Fabric insulation, low-carbon heating and related works for off-gas-grid, low-income homes in England via local authorities.	Grants are channelled via councils / combined authorities rather than directly to homeowners; covers substantial share of retrofit costs. (Defra)	See DESNZ / gov.uk pages (search “Home Upgrade Grant phase 2”).

7C. Government & local schemes (flood resilience)

Scheme	Type	What it funds	Typical value / coverage	Official link
Property Flood Resilience (PFR) Grants – Flood Recovery Framework (England) & local variants (e.g. Suffolk, Lincolnshire, Fife, Essex)	Central govt framework implemented by local authorities	PFR measures such as flood doors, barriers, airbricks, NRVs, PFR surveys and resilience finishes for properties recently hit by qualifying floods .	Grants of up to £5,000 per property (sometimes higher – Essex indicates up to £8,000 in some programmes) to fund resilience measures over and above standard repairs. Schemes are activated for specific flood events and have application deadlines. (Local Government Association)	Example local pages: Suffolk PFR scheme https://www.suffolk.gov.uk/roads-and-transport/property-flood-resilience-grant-scheme ; Lincolnshire January 2025 PFR grant https://www.lincolnshire.gov.uk/grants-funding/apply-property-flood-resilience-grant ; Fife PFRG https://www.fife.gov.uk (search “Property Flood Resilience Grant”).
Flood Re – Build Back Better (BBB)	Insurance-linked funding	Additional PFR measures installed during insurance-funded repair after a flood (e.g. flood doors, airbricks, resilient floors, raised electrics).	Provides up to £10,000 per eligible property on top of standard insurance repairs, via participating insurers. (Flood Re)	BBB FAQ and scheme details: https://www.floodre.co.uk/buildbackbetter/
Environment Agency / Defra capital flood-defence programme	Area-scale defences	Community-scale defences (walls, embankments, pumping stations, etc.) that reduce risk to clusters of homes.	£4.2bn+ programme (2026–2029 spending review period) – not household grants but very material to flood risk around properties. (GOV.UK)	EA / Defra updates – e.g. “Hundreds of thousands of homes and businesses to benefit from largest flood defence investment programme in history”.

Note:

- **Prices are verified from real market but still can be indicative**– they move with inflation, materials and labour markets. Always get **multiple quotes**.
- For **product-specific prices**, the best path is:
shortlist measure → click supplier links above → use their estimator / enquiry forms for live quotes.
- For **finance**, check **current product literature / KFI** (Key Facts Illustration) for up-to-date rates and eligibility; most green mortgages and 0% additional-borrowing products change frequently.

8. Information sources: Weather Risk and Home Adaptation in UK

Source Name	Description	Format	Ease-of-use rating (Beginner / Intermediate / Expert)	Verified Link	Use Case (Customer Journey)
Met Office – UK Climate Projections (UKCP18)	Official climate modeling project providing detailed projections for temperature, rainfall, floods, etc. across the UK. Its interactive tools help assess future climate risks at regional/local scales.	Website (interactive tool)	Expert	Met Office UKCP	Shortlisting – evaluating long-term climate trends for regions
Environment Agency (England) – Long-Term Flood Risk Checker	GOV.UK service to find the long-term flood risk for any area in England. Shows current risk and how climate change may alter flood probability. Useful for buyers to check a location's flood risk early.	Online tool (GOV.UK)	Beginner	check-long-term-flood-risk.service.gov.uk	Shortlisting – identifying flood-prone areas
Environment Agency (England) – Flood History Reports	Guidance on obtaining historical flood records for a specific address/area from the EA. Homebuyers can email the EA to get past flood events in the neighbourhood (for due diligence).	Web guidance (GOV.UK)	Intermediate	Request Flood History	Shortlisting / Offer – property due diligence before buying
Environment Agency – Flood Map for Planning	Official map-based service (England) for planning/flood risk assessments. Lets users download flood risk maps and data for specific sites (flood zones, designations).	Interactive map (service.gov.uk)	Intermediate	flood-map-for-planning.service.gov.uk	Shortlisting – checking site-specific flood risk
SEPA – Scotland Flood Maps	Scottish Environment Protection Agency online map showing long-term flood risk across Scotland. Users can check flood risk by area and view flood-zone maps.	Web map	Beginner	map.sepa.org.uk/floodmaps	Shortlisting – assessing flood risk in Scotland
Natural Resources Wales – Flood Risk Checker	NRW's postcode-based tool to check flood risk in Wales. Indicates whether an area is at risk of flooding from rivers, seas, surface water, etc.. Also links to current warnings.	Web tool	Beginner	naturalresources.wales/check-your-flood-risk	Shortlisting – verifying Welsh property flood risk

Dfi Rivers – Flood Maps NI (Northern Ireland)	Northern Ireland government Flood Maps showing areas prone to flooding. Provides static and interactive maps with historical flood zones.	Web map	Beginner	Flood Maps NI (NI.gov)	Shortlisting – checking flood-prone zones in NI
Ofgem – Energy Company Obligation (ECO4)	Government-funded scheme requiring energy suppliers to improve home insulation/heating for low-income households. Ofgem guidance explains eligibility and measures (loft/cavity insulation, boiler upgrades).	Web guidance (Ofgem site)	Intermediate	Ofgem ECO (Homeowners)	Ownership – funding energy-efficiency improvements
GOV.UK – Great British Insulation Scheme (GBIS)	Defra/ECO4 initiative offering free or discounted insulation for low-income homes. Homeowners can apply to get cavity/loft/solid-wall insulation at low or no cost.	Online application page (GOV.UK)	Intermediate	Apply for GBIS	Ownership – installing insulation after purchase
GOV.UK – Boiler Upgrade Scheme	Government grant program covering part of the cost of replacing oil/gas/LPG boilers with heat pumps or biomass boilers. Available to homeowners in England & Wales (NI has separate schemes).	Online guidance (GOV.UK)	Intermediate	Apply for Boiler Upgrade Scheme	Ownership – retrofitting low-carbon heating systems
Simple Energy Advice (Energy Saving Trust)	UK government-backed advice portal offering impartial guidance on home energy efficiency (insulation, smart controls, renewable heating). Provides tailored recommendations and installer finders.	Advisory website	Beginner	SimpleEnergyAdvice	Ownership – planning cost-effective energy upgrades
Met Office Seasonal Home Advice	Official	Advisory website	Beginner	Protecting property from flooding Weather Ready Hub	Seasonal Home Advice
Flood Re (UK)	Joint industry-government reinsurance scheme to make flood insurance affordable. Households in high flood-risk areas get access to flood cover at capped premiums. A key insurance scheme (running through 2039).	Organizational website	Intermediate	FloodRe.co.uk	Offer/Ownership – ensuring affordable insurance for flood-prone homes

Property Flood Resilience Grants	Government-backed grants (up to £5,000) administered by local authorities for homeowners who have flooded. Covers flood-resistance measures (barriers, doors, airbrick covers, non-return valves).	Grant program guidance (PDF)	Intermediate	Flood Resilience Grants Guidance	Ownership – funding home flood-proofing work
Nationwide – Green Reward Mortgage	Lender offer giving cashback (£500 or £250) to buyers of energy-efficient homes. Requires buying with a Nationwide mortgage and home EPC ≥86 (A/B rating). Encourages choosing green homes.	Lender website	Beginner	Nationwide Green Reward	Offer – incentive when purchasing an efficient home
Coventry Building Society – Green Additional Borrowing	Mortgage feature offering a lower interest rate on additional borrowing (up to £25k) used to fund energy-saving home improvements (loft insulation, glazing, etc.).	Lender website	Beginner	Coventry BS Green Borrowing	Ownership/Offer – financing retrofit upgrades
Ecology Building Society – Eco Home Mortgage	Specialist mortgage discount for homes with high energy efficiency. Requires EPC ≥85; offers a discounted mortgage rate for buying or remortgaging an eco-friendly property.	Lender website	Beginner	Ecology Eco Home Mortgage	Offer – better rate for high-EPC homes
Shade the UK (British Red Cross) – Overheating Adaptation Guide	A published guide listing 43 practical measures to reduce home overheating (external shading, internal blinds, passive cooling, ventilation, etc.). Freely downloadable PDF for homeowners.	PDF guidance	Beginner	Overheating Adaptation Guide	Ownership – planning adaptations to prevent overheating
Lakeside Flood Solutions	UK company specializing in residential flood defense products. Offers bespoke flood barriers, flood doors, flood-proof windows and anti-flood airbrick covers for homes.	Commercial website	Intermediate	Lakeside Flood Solutions	Ownership – installing physical flood defenses
Flood Protection Solutions – SMART AirBrick	Manufacturer of SMART AirBrick (Water-Gate): a replacement airbrick allowing airflow but automatically sealing under floodwater. Used	Product page	Intermediate	Smart Anti-Flood Airbrick	Ownership – flood-proofing by replacing air bricks

	by councils and homeowners for passive flood defense.				
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