CGFI
UK Centre for Greening Finance & Investment
Leeds Innovation Hub

Collaboration for Impact:

Enhancing Climate Risk Awareness in Mortgage Portfolios: Barriers, Motivations and Opportunities for Action

In partnership with

Building Societies Association

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1. Introduction and Purpose

This report summarises our joint Centre for Greening Finance and Investment- Leeds and the Building Societies Association (BSA) project, *Enhancing Climate Risk Awareness in Mortgage Portfolios– Barriers, Motivations and Opportunities for Action*. Our aim has been to help UK building societies and other mortgage lenders understand how homeowners think about physical climate risks – especially flooding and overheating – and to co-develop practical, actionable communication tools for speaking to customers about these risks and the co-benefits of reducing them through home improvements.We began from three linked challenges highlighted by building socities in our engagement:

1. **Rising physical risk, limited household awareness.** Flooding and overheating are expected to increase over typical mortgage time-horizons, yet many households are unclear how these risks affect their current or future homes.

2. **Lenders need to act through customers.** Supervisors are asking lenders to show how they manage climate risk on their balance sheets, but this cannot be done purely through internal models. Customer decisions on where and how they live, and what improvements they are able to make, are central.

3. **Little tested guidance on "how to talk about it".** There is a growing volume of technical guidance, but much less evidence on which messages, messengers and moments actually help homeowners understand risk and act.

From the outset we agreed that this project would **not** simply produce a generic "report" on customer communication. Instead, we set out to build a **communication framework for lenders and intermediaries to use**. The core question was:

What messages, messengers and moments work best when we talk to different types of homeowners about flood and heat risk, and the actions they can take?

1.1 Collaboration journey

The work grew out of a sequence of conversations and joint activities between BSA and CGFI (Figure 1).

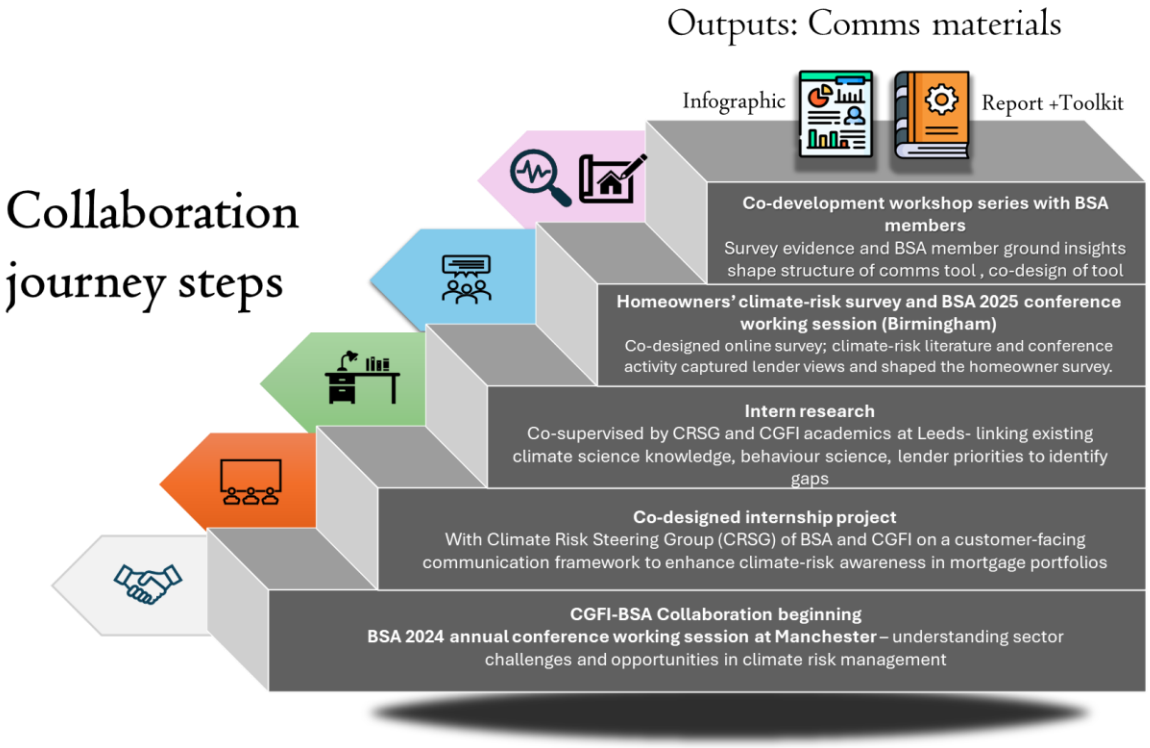

Figure 1. Collaboration journey from 2024 BSA annual conference to co-development workshops. *The diagram shows five steps: the 2024 BSA annual conference session in Manchester; a co-designed internship project; intern research at Leeds; the homeowners' survey and 2025 Birmingham conference session; and a series of co-development workshops with BSA members to co-design project outputs..*

- At the **2024 BSA Annual Conference in Manchester** (Figure 2), we ran an interactive working session to surface sector challenges and opportunities around climate risk analytics for building societies. Members highlighted data gaps, communication barriers and regulatory pressures.

- Those insights led to a **co-designed internship project**, agreed with the Climate Risk Steering Group (CRSG) of BSA, focusing on customer-facing communication tools for climate risk in mortgage portfolios.

- The intern conducted **background research**, linking climate science, risk communication, and behavioural insights with lender priorities, to identify where customer communication was weakest. The intern's work was supervised/ co-supervised by climate scientists from CGFI and behavioral scientist at University of Leeds along with sector experts i.e. CRSG members of BSA.

- In 2025 we combined this with a **national homeowner survey** and a **breakout session at the BSA Annual Conference in Birmingham**, where lenders reflected on customers' awareness, barriers and needs.

- Finally, we held a **three-part co-development workshop series** with BSA members to translate survey evidence and member insights into a practical communication toolkit.

Figure 2. CGFI-hosted breakout session at BSA Annual Conference 2024 (Manchester): latest UK climate science briefing by experts from academia followed by a facilitated group session to surface mortgage-sector challenges and opportunities in climate risk analytics.

1.2 Two lines of evidence

Throughout the project we have worked with two complementary evidence streams:

1. **Homeowner survey.** A UK-wide online survey of homeowners and renters, co-designed with the CRSG, providing quantitative insight into awareness, experience, motivators, barriers and trusted information sources.

2. **Sector insights.** Reflections from the working session at 2025 BSA Annual conference, Birmingham, **regular CRSG discussions**, and the **co-development workshops**. These sessions brought together lenders, surveyors, other building society stakeholders and CGFI academics and researchers to interpret the survey and map it onto real customer journeys.

In this report we treat these lines of evidence as equally important. The survey shows us **what customers say and report**; the workshops and working sessions show us **how this plays out in day-to-day practice** and what feels realistic inside the mortgage process. Our conclusions sit at the intersection.

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2. Evidence Base and Methods

2.1 Homeowner survey: design, purpose and respondents

The homeowner survey co-designed with the sector was our main quantitative evidence base. We wanted to understand how UK householders:

- perceive flood and overheating risk to their home and mortgage;
- recall disruptive experiences;
- think about costs, co-benefits and responsibility; and
- prefer to receive information and support from lenders and others.

The questionnaire (provided in appendix at the end) contained 32 core questions plus follow-ups, grouped into sections on household and property characteristics, experience of extreme weather, future risk perceptions, motivators and barriers, responsibility and trust, and information-seeking behaviour. Questions were drafted by the research team at Leeds and iteratively refined with the CRSG to ensure they were neutral, clear and relevant to lenders.

The survey was **not** designed to produce official national statistics. Instead, we conceived it as a **diagnostic tool** to:

- identify which messages and offers might resonate with different customer segments;
- provide a shared evidence base for communication tool co-development workshops; and
- help BSA members demonstrate reasonable steps on climate-risk awareness.

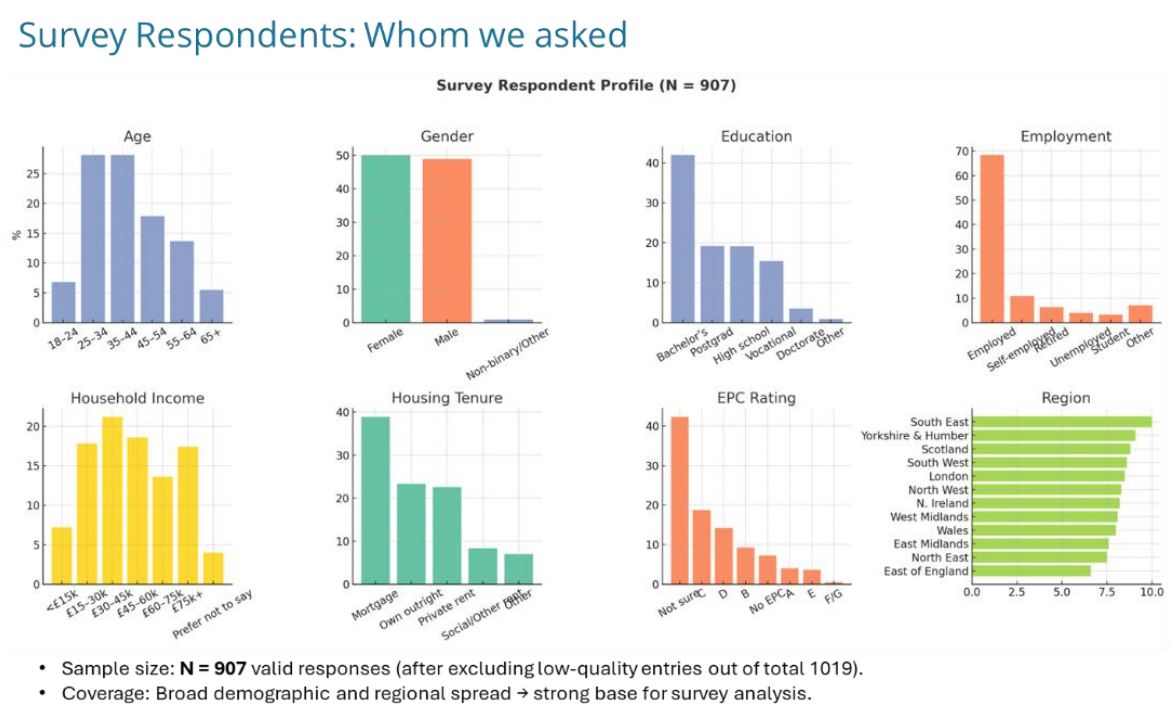

Figure 3. Who responded to the homeowner survey.
The figure summarises the 907 valid responses used in our analysis, showing age, gender, tenure (outright owners, mortgaged owners, private and social renters), property type and region. The sample includes a broad spread of life-stages and housing types across the UK.

2.2 Key segments and personas

Although the survey covered a wide range of households (Figure 3), our analysis and workshops focused on three broad life-stage and tenure groups that lenders repeatedly identified as important:

- **Empty-nesters / downsizers** – typically older outright owners who are thinking about comfort, health and inheritance, often living in homes that feel draughty or hard to cool.

- **First-time buyers** – split analytically into those currently searching and those who have recently bought, both facing tight budgets and intense information overload.

- **"Next-rung buyers" or trade-uppers** – mortgaged owners roughly aged 30–54 moving up the housing ladder, often with families and a strong focus on long-term value and peace of mind.

These personas were first proposed qualitatively by BSA members (for example at the Birmingham breakout session) and then used to structure survey analysis and the workshop discussions. In that sense they sit **between** our two evidence lines: they reflect lender experience, but we test and refine them against what customers actually told us.

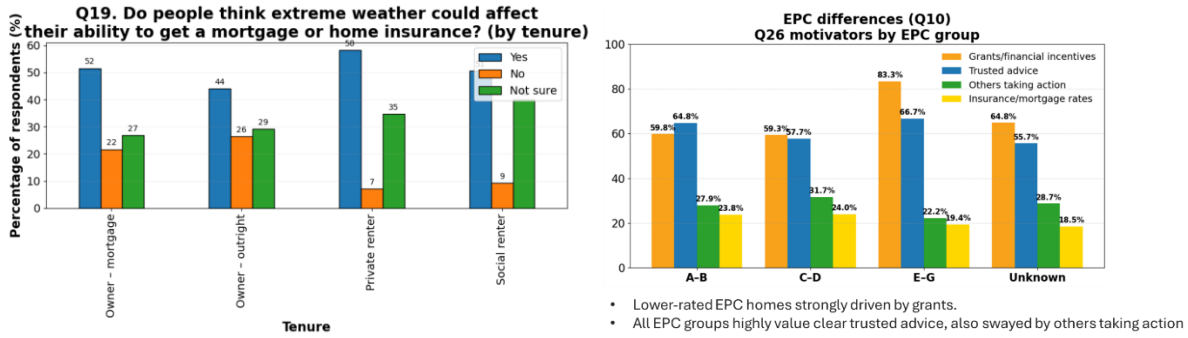

Figure 4. Climate-risk perception and motivators by tenure and EPC band.
The top chart shows how different tenures respond when asked whether extreme weather could affect their ability to get a mortgage or home insurance. The lower chart shows, by EPC band, how often people say that grants, trusted advice, peer action and insurance costs would motivate them to act. (*Note: we've kept question numbers deliberately because the full questionnaire is available in the appendix and can be cross-checked*).

We see (Figure 4), for example, that mortgaged owners are more likely than outright owners to connect extreme weather with mortgage or insurance risk, and that lower-rated homes (E–G) are especially driven by grants and financial incentives.

2.3 BSA conference and CRSG engagement

The second major strand of evidence is **sector insights**. At the **2025 BSA Annual Conference in Birmingham** (Figure 5), we hosted an interactive breakout session on understanding communication of physical climate risk with customers through lenders' lens. Using simple scenario cards – such as "Is it too hot to handle?" and "Is a flood too far?" – and small-group discussions, lenders explored through a working group session:

- how they currently talk about flood and heat risk;

- what gets in the way of clear conversations; and

- how they juggle affordability, customer protection and regulatory expectations.

Figure 5. Interactive climate scenario exercise at CGFI-hosted working session in BSA Annual Conference 2025 at Birmingham.

Several messages from this session fed directly into the co-designing of homeowners' survey: the importance of raising awareness around co-benefits (especially bills and comfort), the size of the trusted-advice gap, uncertainty over who should tell customers what, and the sense that overheating is still under-recognised compared with flooding.

These themes were then discussed and refined in **regular CRSG meetings**, where members helped prioritise survey questions, suggested wording tweaks and reflected on emerging results.

2.4 Co-development workshops

To translate evidence into usable tools we ran a three-part co-development workshop series with BSA members in autumn 2025.

- **Workshop 1 – Evidence and insight.** We shared early survey findings and asked participants what confirmed or challenged their experience. Themes included barriers to take action like affordability and grants, the trusted-advice gap, low perceived protection for heat compared with flood, and the need to fit any toolkit around existing valuation and product processes.

- **Workshop 2 – Co-developing customer storylines.** Using a live Mural board (Figure 6), we explored our three customer personas. For each we filled a five-column canvas: motivations, recommended measures, barriers, ways to overcome barriers, and trusted information routes. The result was a rich set of tiles which we treat as a second line of evidence – lenders' and surveyors' "field knowledge". Decisions about a three-layer output – this report, a generic infographic and a toolkit of building blocks – emerged from these workshops.

- **Workshop 3 – Design prototyping.** The final session used the storylines and building blocks to sketch concrete communication product (infographic and toolkit) and proposal of testing their usability.

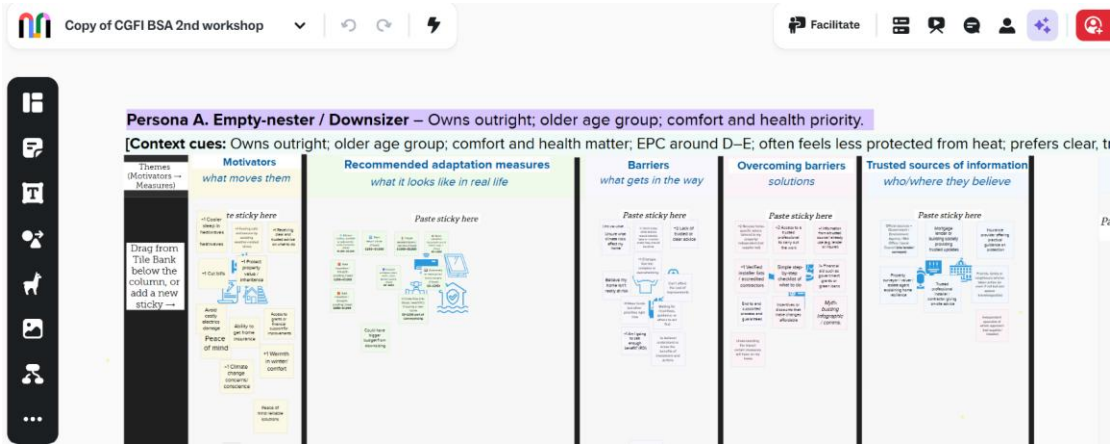

Figure 6. Mural board used in the second co-development workshop.
The screenshot shows the persona canvases, with sticky notes capturing motivations, barriers, measures and trusted voices for different types of homeowners.

2.5 Literature snapshot

Alongside our primary evidence we reviewed existing research on household responses to flood and heat, home adaptation measures and risk communication. That work reinforces several patterns we see in our data: co-benefits such as comfort and bill savings are strong motivators; perceived control and trusted messengers matter more than raw hazard probabilities; and overheating risk is often under-communicated despite growing health and productivity impacts. We use this literature selectively in the discussion, but keep the main emphasis on sector-specific evidence.

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3. Findings – What We Now Know

In this section we weave together the survey results and co-development workshop reflections.

3.1 Awareness, motivators, barriers and trusted information

Overall, our respondents form a **broadly engaged but constrained public**. Around half think that extreme weather could affect their ability to obtain a mortgage or home insurance, and nearly two-thirds say they already consider extreme weather when choosing a home. Awareness, however, is uneven: mortgaged owners and private renters in mid-life are more "tuned in" than outright owners (Figure 7).

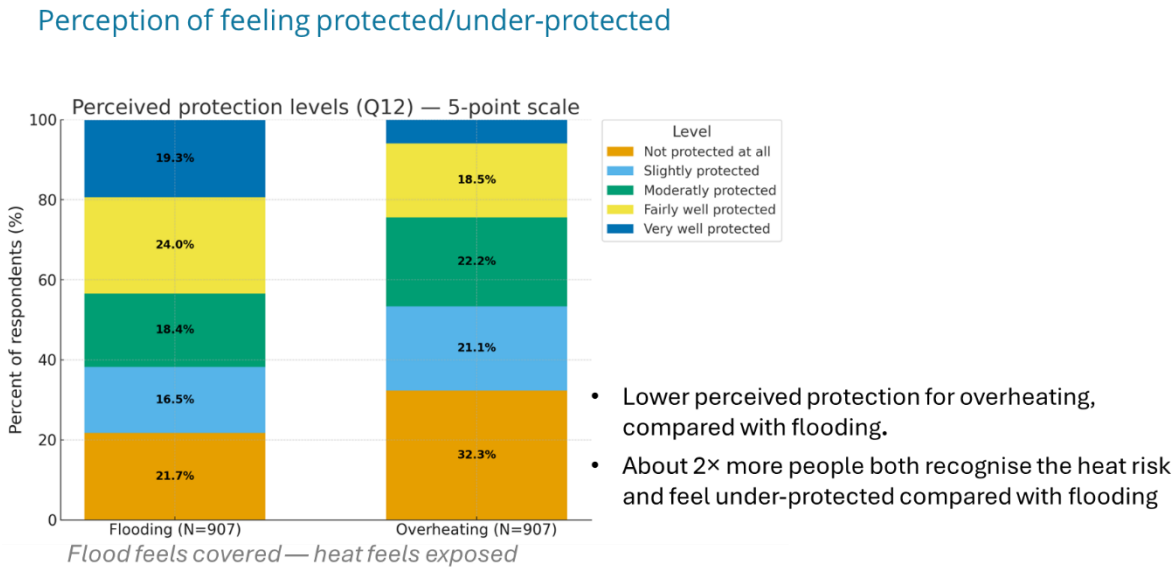
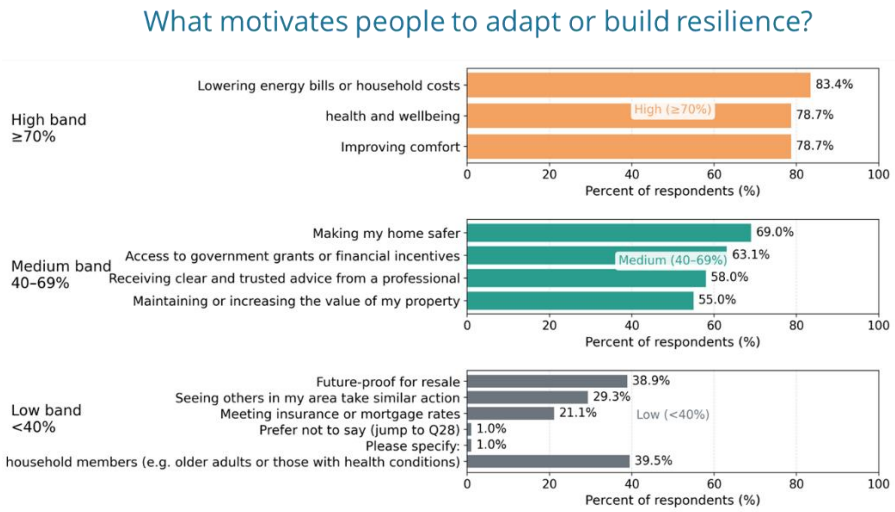


Figure 7. Perceived protection against heat and flood.
The bar chart shows how protected households feel against overheating and flooding. People generally feel less protected from heat than from flood, even though many recognise both risks.

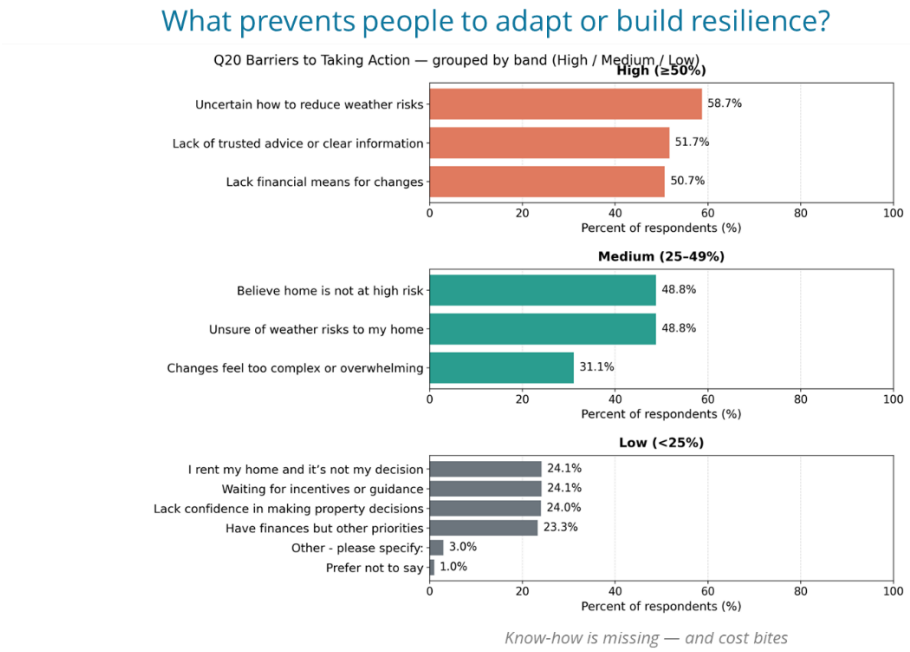
When we turn to **motivators**, the pattern is strikingly consistent across tenures and EPC bands (Figure 4 and 8):

- **Lower energy bills, comfort and health, and protecting property value** are the top reasons to consider improvements.
- **Grants and financial incentives** sit just behind.
- For some groups, especially C–D rated homes, **seeing others in the area take action** also plays a role (Figure 4).



Co-benefits unlock action

— comfort, safety, lower bills are the strongest levers.



Clarity and cost support are the primary obstacles

Figure 8. What motivates (Q26) and what prevents (Q20) people from improving resilience.
The upper chart ranks reasons that would encourage people to make their home more resilient; the lower chart ranks reasons that hold them back. Co-benefits dominate the motivators, while lack of knowledge, trusted advice and money are the main barriers.

Barriers are just as clear. Many homeowners:

- are not sure **what to do or in what order**;
- say they **lack trusted advice**; and
- worry about **upfront costs and affordability**.

Empty-nesters often described confusion about the "order of measures" and fear of being sold unnecessary kit. First-time buyers talked about cost pressure and uncertainty over how long they would stay. Trade-

uppers tended to assume their current home “probably isn’t that risky”, but felt short of time and headspace to navigate complex information.

3.2 Information and trust – the “ladder”

The survey gives a clear picture of who households see as credible sources and guides (Figure 9).

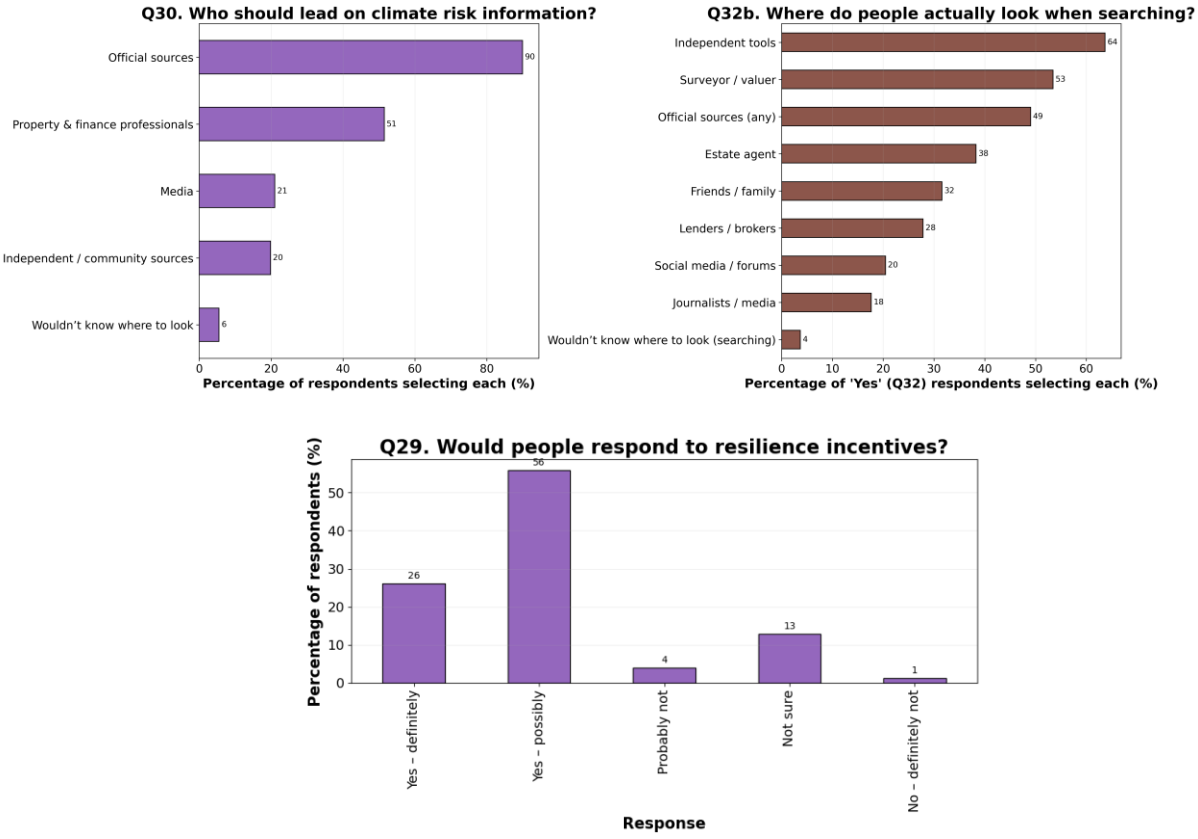


Figure 9. Who should lead on climate-risk information, and where people actually look.
Two bar charts show that people think public bodies should lead on climate-risk information, but in practice they combine official sources with lenders, surveyors, insurers, independent tools and, to a lesser degree, media and peers when they search. The third bar chart tells whether people are interested in resilience incentives.

Our combined analysis suggests an informal **information “trustworthiness ladder”**:

1. **Public and official sources** – such as government, the Environment Agency, the Met Office and local authorities – are seen as most authoritative, but sometimes distant or technical.

2. **Property and finance professionals** – lenders, surveyors, insurers and brokers – are trusted to interpret and apply official information to an individual property or loan.

3. **Independent tools and media** – online hazard maps, comparison sites and news – are widely used for browsing and cross-checking.

4. **Peers and social media** – particularly important for younger buyers and for normalising action when people see neighbours or friends making changes.

Workshop participants emphasised that lenders and surveyors are often viewed as **translators of official information**, rather than as original sources. This is crucial for toolkit design: our communication tools should align the tiers rather than compete with them.

3.3 Lenders' perspectives on personas and the "next-rung buyer"

The **Mural exercises** during **second co-development workshop** on 07 Nov 2025, show how these patterns play out for different customer types.

- **Empty-nesters / downsizers** are motivated by comfort, peace of mind and protecting inheritance. They are open to substantial measures if they are low-hassle and come with trusted advice and guarantees. Their barriers cluster around uncertainty ("what are my risks?", "what should I do first?"), perceived low risk and fear of disruption or poor value.

- **First-time buyers** appear in two sub-types. Those still searching benefit from simple viewing checklists (e.g. EPC, ventilation, flood checks) and clear signposting. Recent buyers want comfort and manageable bills and are open to small practical steps, but need clear guidance on who to approach for help. Social media and peers play a larger role for this group.

- **Trading-up owners – the "next-rung buyers"** – emerged as a strategically important group. Survey analysis (Figure 10) shows they are more likely than average to believe climate risk could affect their mortgage or insurance, to consider extreme weather when choosing a home, and to say they would respond to incentives.

Figure 10. Trade-upper focus: awareness, current stage and support needed.
The set of charts from survey highlights that trading-up owners are relatively aware of climate risk, many are already thinking about changes, and they place high value on grants, clear advice and practical support.

On the Mural board, however, participants struggled to list concrete measures and trusted sources for this persona. Lenders know this group is important but, as yet, have fewer tested scripts and offers tailored to them. Taken together, the evidence points to the **"next-rung buyer" as a prime intervention point**: a segment that is aware and motivated but lacks tailored, trusted guidance linked to specific decision points.

3.4 Regional messaging – what to emphasise where

When we look at survey results by region (Figure 11), a general picture emerges.

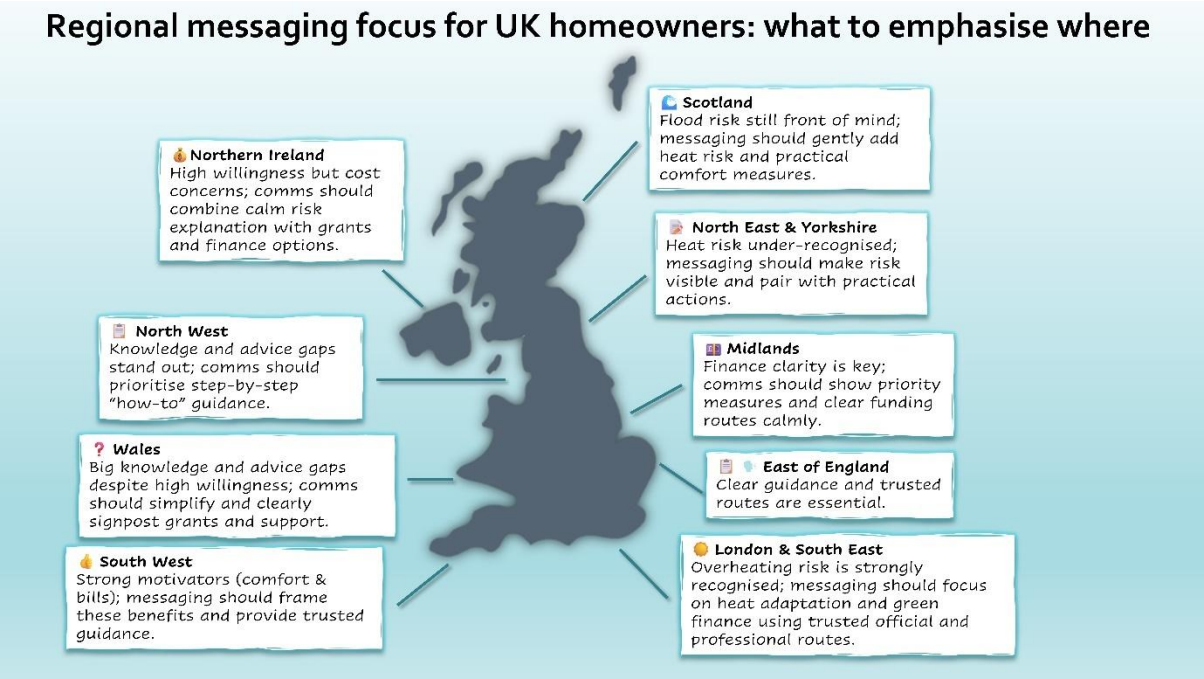


Figure 11. Regional messaging focus for UK homeowners.
The UK map summarises what to emphasise in different regions – for example, adding heat to flood-focused conversations in Scotland, highlighting grants and cost support in Northern Ireland, or prioritising step-by-step guidance where knowledge and advice gaps are strongest.

In some regions, such as London and the South East, overheating is strongly recognised and people are receptive to incentive-linked offers. In others, such as the North East and parts of Scotland, heat risk is under-recognised, even though people say they would respond to lender support. Knowledge and advice barriers are particularly strong in places like Wales and the North West, reinforcing the need for clear, practical routes and local examples.

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4. Implications for Communication and Timing

Bringing the strands together, we draw four main implications for how, when and by whom climate-risk messages should be delivered.

4.1 Decision points as communication hooks

Survey responses on action stage and willingness to engage, combined with workshop discussions, highlight **four decision-dense moments** (Figure 12) in the mortgage journey:

1. **Shortlisting and search** – when buyers compare properties and areas, often using online tools and informal advice.
2. **Valuation and survey** – when professional assessments are carried out and reports issued.
3. **Offer and product choice** – when mortgage decisions are crystallised and product features (including any "green" incentives) are discussed.
4. **Renewal and refinance** – when existing homeowners reconsider products and sometimes plan works.

More than 80% of respondents say they would definitely or possibly respond to lender or insurer incentives, and over 60% already factor extreme weather into home choice. The workshops insights reflected that it is better to **embed climate and resilience prompts inside existing decision points, rather than running stand-alone campaigns.**

a)

b)

Figure 12. Customer home-buying journey; a) raising awareness through co-created infographic b) six key decision moments (*Note: this is for illustrative purpose only and not actual infographic component*)

In practice, this means that conversations about flood and heat should feel like part of the normal process of buying, maintaining and refinancing a home, not an extra educational burden.

4.2 Where climate scenarios fit

Climate scenarios still matter – they explain why action is needed over the life of a mortgage – but they should play a **supporting** rather than leading role.

Our evidence suggests that households are most responsive when scenarios are:

- **Brief and local**, for example: "Hot summer nights like 2022 are expected to become much more frequent in this area over the life of your mortgage."
- **Directly linked to a clear recommendation**, such as why shading, ventilation or flood-resilient improvements matter for this particular property.
- **Presented within a trusted chain of information**, explicitly attributed to Met Office or Environment Agency projections and relayed through surveyors or lenders.

Workshop participants were wary of long scenario explanations in customer materials, favouring short **"trusted fact tiles"** that sit alongside practical advice and product details.

4.3 Principles, triggers, product types and support

From the combined evidence we distilled a set of high-level principles that underpin the toolkit for communication material:

- **Lead with practical benefits.** Start from comfort, health, lower bills and protecting value; bring in climate as the reason these issues matter now and in future.
- **Anchor messages in official information, relayed by familiar professionals.** Lenders, surveyors and insurers should be presented as interpreters of verified information, not as competing sources.
- **Use decision points as triggers.** Shortlisting, valuation, offer and renewal/refinance are the primary hooks for tailored messages.
- **Differentiate product types clearly.**
    - *Green mortgages* support the purchase of homes that are already more efficient or resilient.
    - *Green finance or retrofit loans* help existing homeowners improve their property over time.
- **Offer "money plus hand-holding".** Financial aid, home-specific advice and access to trusted contractors are most powerful when offered together, especially for trade-uppers.

These principles provide the bridge from evidence to practice and shape the design of our communication outputs.

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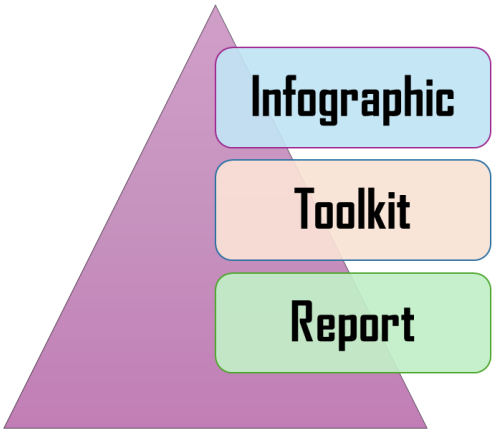
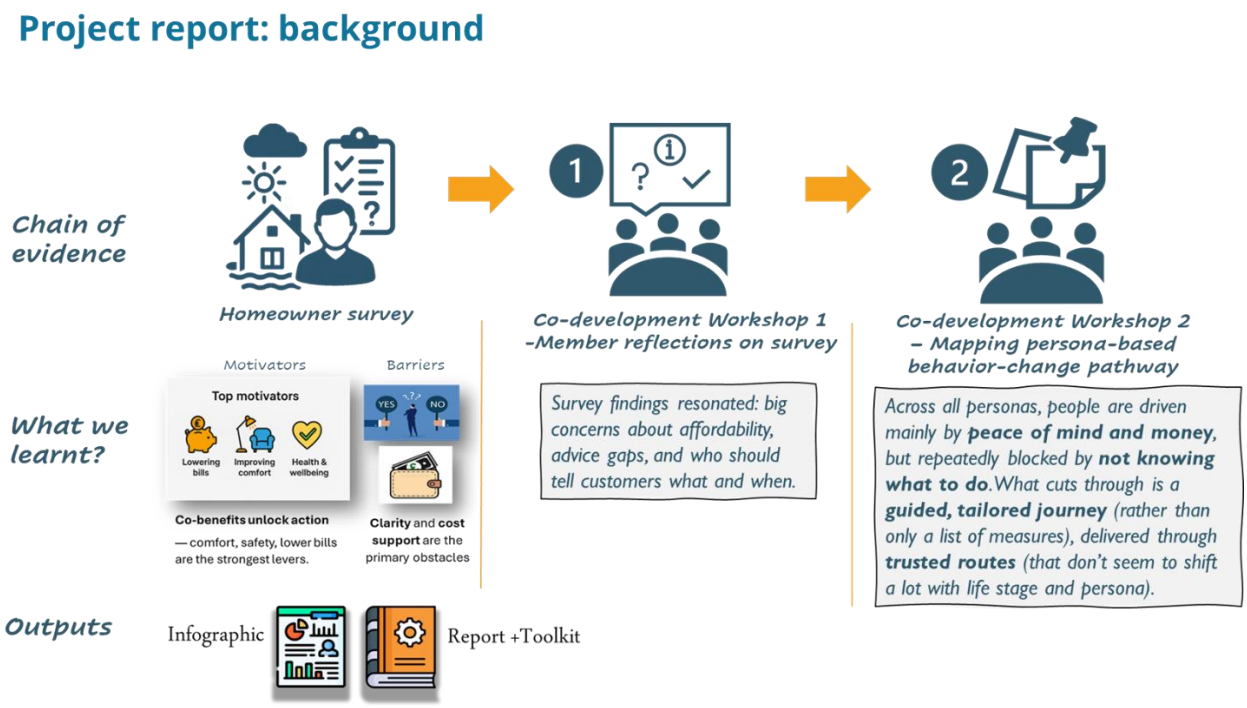
5. From Evidence to Outputs – The Three-Layer Pyramid

Based on discussions with BSA members, we converged on a **three-layer communication output**, illustrated in Figure 13.

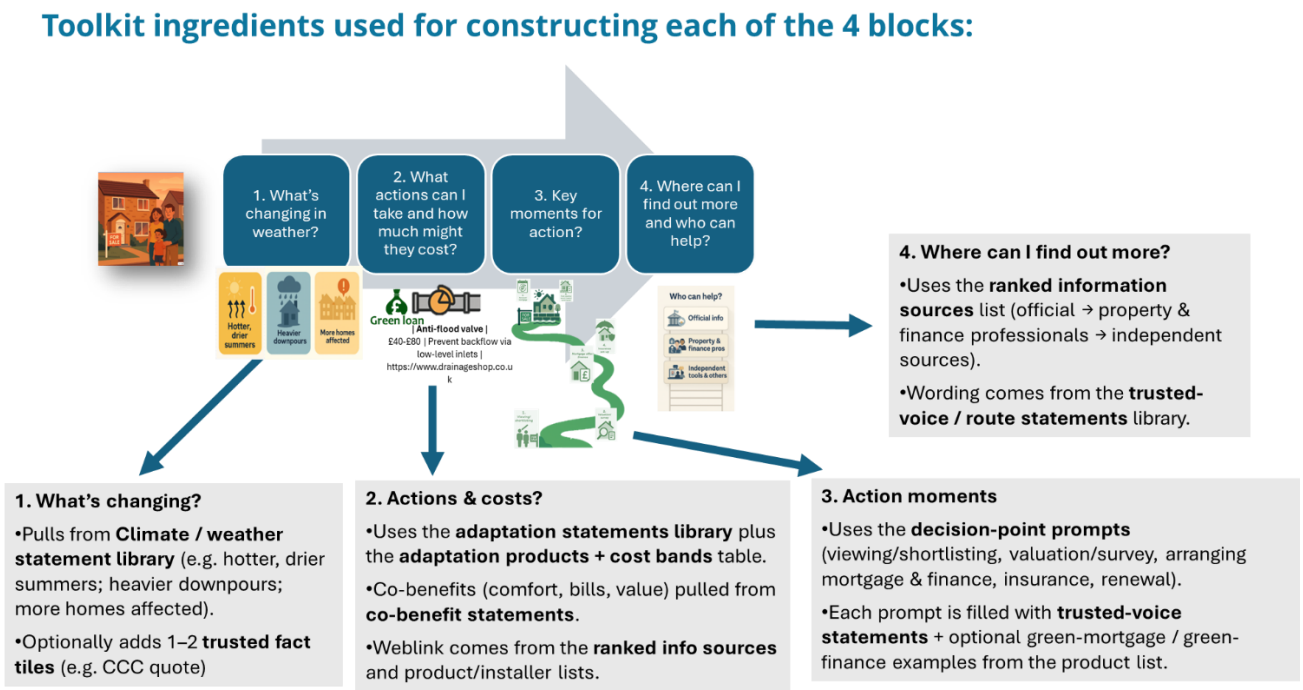
a) 3-layers



b) Report



c) Toolkit



d) Infographic

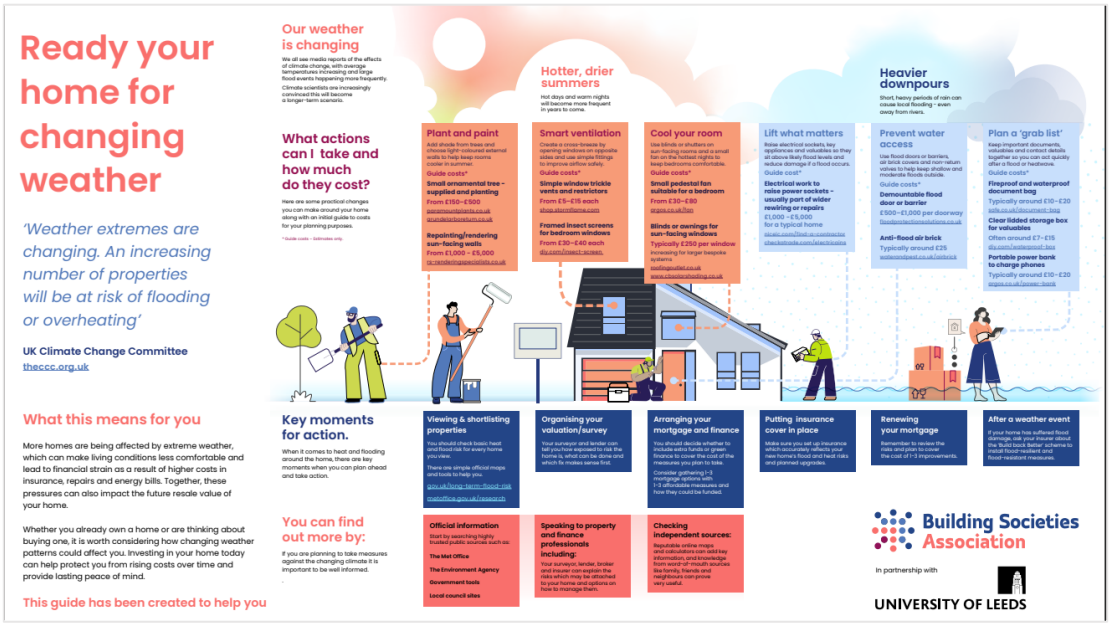


Figure 13. Three-layer communication output for members.
The pyramid graphic shows a foundation report at the base, a a toolkit of modular building-blocks in the middle which serves as guidance for tailoring the generic infographic at the top.

1. **Foundation report (this document).** A written synthesis of survey findings, member insights and implications, intended for internal use by BSA, CGFI and member organisations (Figure 13b).

2. **Toolkit of communication building-blocks.** A practical set of modular elements i.e. four communication building blocks (Figure 13c) fed by – short climate statements, adaptation

statements, co-benefit messages, trusted-voice links and journey-stage prompts, adaptation measures information (seller, price, etc.) – these can be used by lenders as part of their tailored communications with customers. These communication could refer to specific products if the lenders wish to e.g. letters, webpages, valuation templates, etc.

3. **Generic infographic** (Figure 13d). A visually engaging, science-based narrative that members can adapt using toolkit– for example, an A4 or online graphic showing how flood and heat risks are increasing, what customers can do, and how lenders and surveyors can help. The toolkit should serve as guidance on adapting the infographic.

Toolkit should **guide when and how** climate and adaptation messages are used, **not dictate exact wording**. It is designed as a flexible resource that can fit different business models and regulatory contexts while remaining anchored in shared evidence.

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6. Conclusions and Next Steps

Our collaboration has shown that it is possible to combine homeowner evidence, sector insight and climate science into a coherent communication framework for mortgage portfolios.

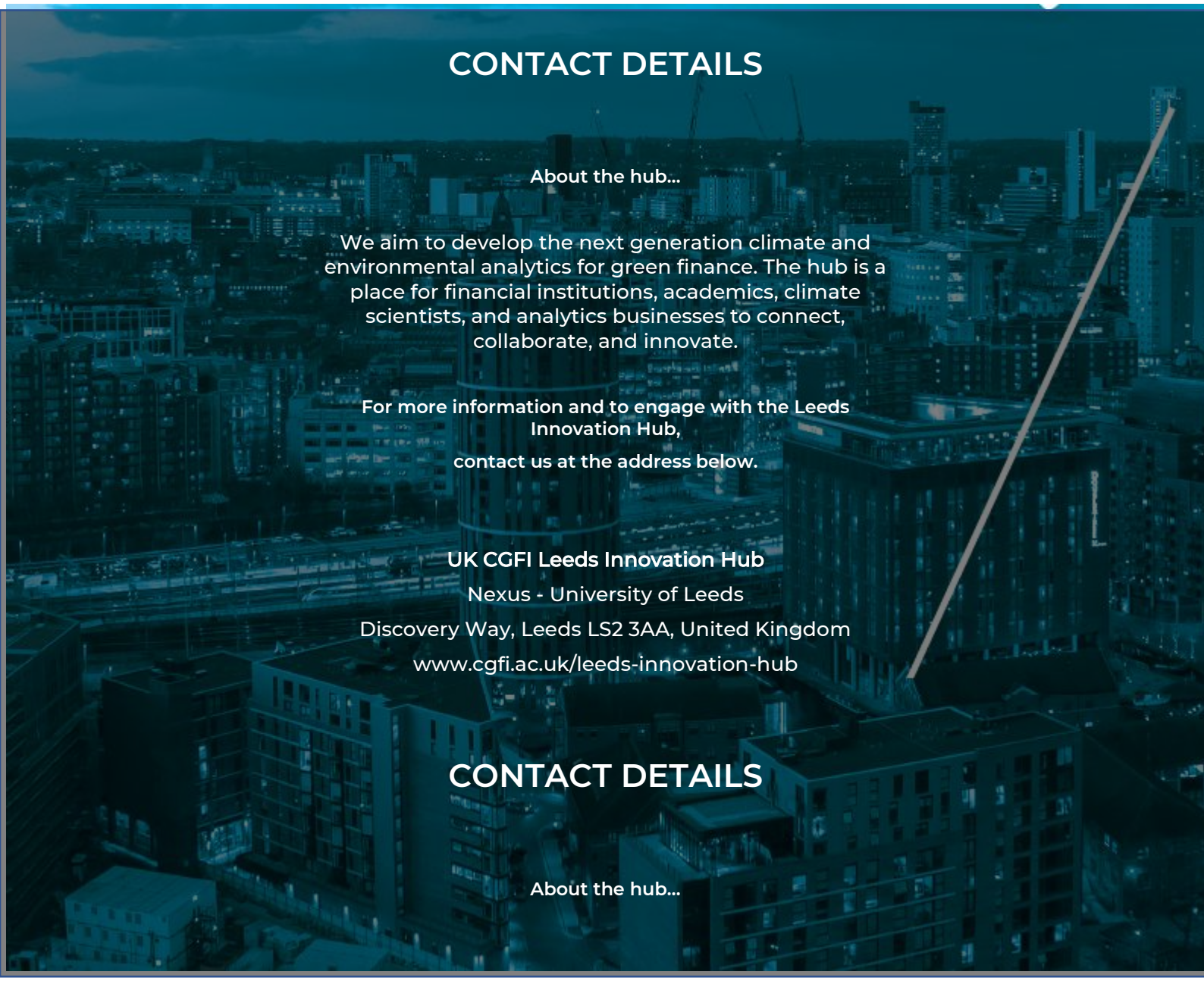
The two lines of evidence are mutually reinforcing:

- Customers are broadly willing to act and to respond to incentives, but they lack clear routes, trusted advice and confidence about what to do along with affordability barrier.

- Lenders see similar patterns on the ground and are looking for tools that align with their processes and regulatory duties.

Looking beyond the lifetime of this project, the next steps sit largely with BSA and its member organisations. The evidence report, toolkit and example infographic now provide a shared starting point; the opportunity is for societies to test and adapt these materials within their own communications, product journeys and governance processes. In practice, this could mean piloting the toolkit with selected green or retrofit products, integrating climate-risk and adaptation prompts into existing customer touchpoints, and monitoring how borrowers respond. Insights from those pilots could then inform future refinements of the toolkit, further sector-wide collaboration through the Climate Risk Steering Group, and, where appropriate, more detailed evaluation or follow-up research on the effectiveness of different approaches to raising awareness and supporting resilient home purchase. time, the approach can be extended to other segments (such as brokers, surveyors, social housing providers) and to additional physical risks as more data become available.

Ultimately, enhancing climate risk and co-benefit awareness in mortgage portfolios is not only about regulatory compliance or balance-sheet risk. It is about **helping households live in safer, more comfortable homes** and supporting lenders to manage long-term climate risk in ways that are fair, transparent and aligned with their members' needs.



CONTACT DETAILS

About the hub...

We aim to develop the next generation climate and environmental analytics for green finance. The hub is a place for financial institutions, academics, climate scientists, and analytics businesses to connect, collaborate, and innovate.

For more information and to engage with the Leeds Innovation Hub,

contact us at the address below.

UK CGFI Leeds Innovation Hub

Nexus - University of Leeds

Discovery Way, Leeds LS2 3AA, United Kingdom

www.cgfi.ac.uk/leeds-innovation-hub

CONTACT DETAILS

About the hub...

Appendix

A. Survey Questionnaire

UK Residential Extreme Weather Risks from Climate Change Survey

Introduction

You are invited to take part in a research study titled "*Enhancing Climate Related Extreme Weather Risk Awareness in Mortgage Portfolios through Storylines of Flooding and Overheating",* exploring how people understand and respond to climate-related extreme weather risks like flooding and overheating in homes and communities.

We're working on a project to help people better understand how climate risks—like flooding and overheating—can affect their homes and finances. We want to make it easier for homeowners, as well as lenders, brokers, and surveyors, to get clear and useful information about these risks. There are no right or wrong answers—we're just looking to hear different views. Everyone thinks about these things differently, and your perspective will help us understand what matters most to people like you.

Research led by

This survey is part of a project led by Professor Iain Clacher, Professor Jason Lowe, Associate Professor Helen Hughes, Dr Anubhav Choudhary, and Dr Sania Wadud at the UK Centre for Greening Finance and Investment and University of Leeds, in collaboration with the Building Societies Association.

The survey takes about 27 minutes to complete. Your participation in this study is entirely voluntary and you can skip questions by selecting 'prefer not to say' or stop at any point.

Ethics

We believe there are no significant risks associated with your participation in this study. We are not collecting any personally identifying information (for example, your name), and we will only

ask for your demographic and inclusivity information within very broad categories. Because of this, all data will be fully anonymous, including to the research team, and this anonymised data will only be analysed and published in aggregate form. Data will be held in a secure environment, and on completion of the study, these files will only be kept in accordance with the data requirements of the journal in which any academic paper associated with this study is published. This study has received approval from the Ethics Committee at the University of Leeds (ref: 2873). Further information is available via the University of Leeds Privacy Notice.

Contact

If you have any questions or experience technical difficulties, please contact:

Dr Sania Wadud, s.wadud@leeds.ac.uk

or Dr Anubhav Choudhary, a.choudhary@leeds.ac.uk.

All questions are mandatory

Your answers will remain anonymous.

SECTION A: Your Home and Personal Circumstances

To begin, we would like to understand your home and personal circumstance.

Q1. Age

Select one:

[Drop-down] [18,19, 20… 99, Prefer not to say]

Q2. Gender

Select one:

☐ Male

☐ Female

☐ Non-binary

☐ Prefer not to say

Q3. Education

Select one:

☐ No formal qualifications

☐ High school or equivalent

☐ Diploma or vocational qualifications

☐ Bachelor's degree

☐ Postgraduate degree

☐ Doctorate

☐ Other - please specify:

☐ Prefer not to say

Q4. Employment status

Select one:

☐ Employed [branch]

☐ Self-employed with employees

☐ Self-employed without employees

☐ Unemployed

☐ Retired

☐ Student

☐ Looking after home or family

☐ Long-term sick or disabled

☐ Other

☐ Not applicable

☐ Prefer not to say

[branch]

4b. Which sector do you work in?

☐ Agriculture, forestry and fishing

☐ Mining and quarrying

☐ Manufacturing

☐ Electricity, gas, steam and air conditioning supply

☐ Water supply; sewerage, waste management and remediation activities

☐ Construction

☐ Wholesale and retail trade; repair of motor vehicles and motorcycles

☐ Transport and storage

☐ Accommodation and food service activities

☐ Information and communication

☐ Financial and insurance activities

☐ Real estate activities

☐ Professional, scientific and technical activities

☐ Administrative and support service activities

☐ Public administration and defence; compulsory social security

☐ Education

☐ Human health and social work activities

☐ Others

☐ Prefer not to say

- **Q5. Income**

Select one:

☐ Household

- ☐ Less than £15, 000
- ☐ £15, 001 to £30, 000
- ☐ £30, 001 to £45, 000
- ☐ £45, 001 to £60, 000
- ☐ £60, 001 to £75, 000
- ☐ £75, 001 or more
- ☐ Prefer not to answer

☐ Individual

- ☐ Less than £10,000
- ☐ £10, 001 to £20,000
- ☐ £20, 001 to £30, 000
- ☐ £30, 001 to £40, 000
- ☐ £40, 001 to £50, 000
- ☐ £50, 001 or more
- ☐ Prefer not to answer

- **Q6. What type of property do you live in?**

Select one:

☐ Detached house

☐ Semi-detached house

☐ Terraced house

☐ In a purpose-built block of flats or tenement

☐ Part of a converted or shared house, including bedsits

☐ Part of another converted building, for example, former school, church or warehouse

☐ In a commercial building, for example, in an office building, hotel or over a shop

☐ A Caravan or other mobile home, or temporary structure

☐ Other - please specify:

☐ Prefer not to say

- **Q7. Where is your property located?**

Select one:

☐ North East England

☐ North West England

☐ Yorkshire and The Humber

☐ East Midlands

☐ West Midlands

☐ East of England

☐ London

☐ South East England (excluding London)

☐ South West England

☐ Scotland

☐ Wales

☐ Northern Ireland

☐ Other - please specify:

☐ Prefer not to say

- **Q8. Do you rent or own your home?**

Select one:

☐ I have a mortgage

☐ I own outright

☐ I rent from the local authority

☐ I rent from a housing association

☐ I rent from a private landlord

☐ Other - please specify:

☐ Prefer not to say

- **Q9. In which year was your home built? (approximate if unsure)**

Select one:

☐ Built pre-1900

☐ Built 1900 to 1929

☐ Built 1930 to 1982

☐ Built 1983 to 2011

☐ Built 2012 onwards

☐ Not sure

- **Q10. What is your home's Energy Performance Certificate (EPC) rating, if known?**

Select one:

☐ A (Most efficient)

☐ B

☐ C

☐ D

☐ E

☐ F

☐ G (Least efficient)

☐ My home does not have an EPC

☐ Not sure

☐ Prefer not to say

- **Q11. Are you aware of any potential extreme weather risks, such as flooding and overheating, affecting your home?**

Select one:

☐ Yes [branch]

☐ No

☐ Not sure

☐ Other - please specify:

☐ Prefer not to say

[branch question]

11b. How did you become aware and at what point (before or after purchase)?

[Open ended]

- **Q12. How well is your home protected against the following extreme weather?**

Select one for each:

	Not protected at all	Slightly protected	Moderately protected	Fairly well protected	Very well protected
Flooding					

Overheating					

- SECTION B: Personal Experience of Extreme Weather

Please share any experiences you or someone you know may have had with extreme weather, such as flooding or heatwaves.

- **Q13. Have you or anyone in your household ever experienced the following consequences due to extreme weather?**

Select one:

☐ Water damage to home and belongings [branch]

☐ Water shortages [branch]

☐ Home utilities damage (e.g., frozen pipes) [branch]

☐ Storm damage (e.g. wind, fallen trees, roof tiles) [branch]

☐ Overheating [branch]

☐ Wildfires [branch]

☐ Subsidence or ground movement [branch]

☐ None of the above

☐ Other - please specify: [branch]

☐ Prefer not to say

[branch question]

13b. How would you describe the impact of the damages?

Select all that apply:

Health, Wellbeing and Daily Life

☐ Disruption to sleep

☐ Disruptions to work, commuting, or daily routines

☐ Comfort at home was affected (e.g., too hot, too cold, damp smells)

☐ Severe health impacts (e.g., heat exhaustion)

Home and Financial Impacts

☐ Household finances were affected (e.g., repair costs, lost income)

☐ Property value decreased

☐ Difficulty obtaining home insurance

☐ Restricted access to food or energy

☐ Relocation due to flooding, erosion, or heat risk

☐ Damage to garden

Other

☐ Other - please specify:

☐ Prefer not to say

- **Q14. Are you or anyone in your household falls into a group that may be more susceptible to extreme weather impacts?**

Select all that apply:

☐ Yes- a young child

☐ Yes- elderly

☐ Yes- someone with health conditions

☐ No

☐ Other - please specify:

☐ Prefer not to say

- SECTION C: Perceptions of the Future Risks from Extreme Weather

We seek your thoughts on the main challenges UK homes will face, such as extreme weather risks now and in the future.

- **Q15. How much do you think that extreme weather will change in the future?**

Select one:

Not at all	A little	Not sure	A moderate amount	A lot

- **Q16. How soon do you think your home is likely to be affected by extreme weather in the coming years?**

Select one:

☐ 1- 5 years

☐ 5 - 10 years

☐ 10- 20 years

☐ More than 20 years

☐ I don't know

- **Q17. How likely do you think it is that your home will be affected by the following extreme weather**

Select one for each type:

	Extremely unlikely	Somewhat unlikely	Neither likely nor unlikely	Somewhat likely	Extremely likely
Water damage to home and belongings					
Water shortages					
Home utilities damage (e.g., frozen pipes)					
Storm damage (e.g. wind, fallen trees, roof tiles)					
Overheating					
Wildfires					
Subsidence or ground movement					

- **Q18. To what extent do you agree or disagree with the following statements?**

Select one option for each statement:

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree
Perceptions of Climate Risk					
I fully understand the extreme weather risks caused by climate change.					
I believe climate change will increase the risk of flooding in the UK.					

I believe climate change will increase the risk of homes overheating in the UK.					
Information Needs When Buying a Home					
I would want to know about overheating risk before buying a home.					
I would want to know about flood risk before buying a home.					
Valuation and Decision-Making					
Climate risks such as extreme weather should be included in property valuations and home surveys.					
I would consider taking action to reduce risk if it also improved comfort, safety, or saved money.					
Trust in Information Sources					
I trust my mortgage provider for information about extreme weather and climate-related risks.					
I trust government sources for information about home-related extreme weather and climate risks.					

- SECTION D: Barriers to Action

What barriers prevent effective home protection, and what measures would you consider taking to ensure the safety of your home?

- **Q19. Do you think that flooding or overheating risk could affect your ability to get a mortgage or remortgage, or affect how much you can afford to borrow?**

Select one:

☐ Yes

☐ No

☐ Not sure

- **Q20. What challenges do you face in adapting your home to reduce extreme weather damage now and in the future?**

Select all that apply:

Awareness and Understanding

☐ Unsure of weather risks to my home

☐ Uncertain how to reduce weather risks

Confidence

☐ Lack confidence in making property decisions

☐ Lack of trusted advice or clear information

☐ Changes feel too complex or overwhelming

Perceived Risk

☐ Believe home is not at high risk

Financial

☐ Lack financial means for changes

☐ Have finances but other priorities

☐ Waiting for incentives or guidance

Other

☐ I rent my home and it's not my decision

☐ Other - please specify:

☐ Prefer not to say

- **Q21. What support would help you to take action?**

Select all that apply:

☐ Home-specific advice

☐ Trusted professional to do the work

☐ Financial aid (e.g. government grant, green loan)

☐ Existence of government policy, guidance, or regulations

☐ Examples from others – how homeowners' benefit

☐ Other - please specify:

☐ Prefer not to say

- **Q22. What would you prioritise above making the home climate resilient?**

Select all that apply:

☐ Making home improvements (e.g. kitchen, decorating)

☐ Supporting family members (e.g. childcare, grandparents, education)

☐ Going on holiday or celebrating a life event

☐ Saving for retirement or later life

☐ Paying off debts or loans

☐ Buying a car vehicle

☐ Other - please specify:

☐ Prefer not to say

- **Q23. Would you be willing to make improvements to protect your home?**

Select one:

☐ Yes [branch]

☐ No

[branch question]

- ***23b. What kind of improvements would you be most likely to make?***

Select all that apply:

<u>Overheating and Temperature Control</u>

☐ Installing better ventilation or awnings to provide shade

☐ Adding insulation or draught-proofing to improve temperature control

☐ Install air conditioning

☐ Using heat-resilient interior finishes and flooring

<u>Flood Protection</u>

☐ Raising or waterproofing ground-floor electrics

☐ Using flood-resistant doors, air bricks, or other protective materials

☐ Installing rainwater collection or sustainable drainage

☐ Switching to flood-flooring or interior finishes

Storm and General Weather Resilience

☐ Improving roof, guttering, or external maintenance

☐ Securing loose fixtures and garden structures.

☐ Installing wind-resistant features such as shutters, reinforced doors, or bracing for outbuildings

Preparedness and Planning

☐ Moving valuables / documents to safer parts of the home

☐ Seeking professional advice on resilience measures

☐ Checking flood and heat risk maps before buying or renovating

☐ Household flooding / overheating response plan and access to early warning

Other

☐ I wouldn't be willing to make any changes

☐ Other - please specify:

☐ Prefer not to say

- **Q24.Which of these statements best describes you currently?**

Select one:

☐ I don't intend make changes to protect my home

☐ I have already made changes to protect my home

☐ I plan to make changes to my home but haven't started them yet/completed

☐ Not sure

- **Q25. How much have you spent or would be willing and can afford to spend in order to protect your home from extreme weather?**

Select one:

☐ £0

☐ Less than £1,000

☐ £1,001 – £5,000

☐ £5,001 – £10,000

☐ £10,001 - £25,000

☐ £25,001 - £50,000

☐ More than £50,001

☐ Not sure

☐ Prefer not to say

- SECTION E: Motivators

What would motivate you to protect your home: saving money, enhancing comfort, improving health, promoting sustainability, or recognizing risks?

- **Q26. What would motivate you most to take steps to protect your home?**

Please select up to three options:

Property and Financial

☐ Lowering energy bills or household costs

☐ Maintaining or increasing the value of my property

☐ Meeting insurance or mortgage rates

☐ Access to government grants or financial incentives

☐ Future-proof for resale

Comfort, Health and Wellbeing

☐ Improving comfort, health and wellbeing

☐ Protecting vulnerable household members (e.g. children, older adults, or those with health conditions)

☐ Making my home safer

Information and community

☐ Receiving clear and trusted advice from a professional

☐ Seeing others in my area take similar action

Other

☐ Please specify:

☐ Prefer not to say (jump to Q26)

Q27. What information or advice would you like to be provided to take steps to protect your home?

[Open ended]

- **Q28. Would any of the following factors influence your decision to take steps to protect your home?**

Select all that apply:

Property and Financial Risk Awareness

☐ Value of my home

☐ Ability to get home insurance

☐ Ability to get a mortgage or remortgage

☐ Ability to sell my home

Comfort, Health and Wellbeing

☐ Feeling safe and secure in my home

☐ Avoiding stress or anxiety caused by property risks or uncertainty

Information and community

☐ Receiving trusted advice from a qualified person (e.g. surveyor, specialist)

☐ Seeing clear guidance or a checklist on what to do

☐ Hearing about it through my lender, broker, or estate agent

☐ Seeing examples of others in my area doing it

Other

☐ Please specify:

☐ Prefer not to say

- **Q29. If your mortgage lender or insurance provider offered incentives to help make your home more resilient to extreme weather, would this encourage you to take action?**

Please select one:

☐ Yes – definitely

☐ Yes – possibly

☐ No – definitely not

☐ Not sure

☐ Probably not

- SECTION F: Adapting Your Home and Responsibility

We would like to hear your thoughts on who should lead the way in helping homeowners understand and manage these risks.

- **Q30. In your view, who should take the lead in providing information to help homeowners understand and manage the risks of extreme weather?**

Select ones that apply:

☐ Official sources (e.g. Government, Environment Agency, HM Land Registry, Met Office, Local Council)

☐ Property and financial professionals (e.g. estate agents, mortgage providers, insurance providers, surveyors, landlords)

☐ Independent, community, and other sources (e.g. family, friends, community groups, online forums)

☐ Media and other sources (e.g. newspapers, news channels)

☐ I wouldn't know where to look

☐ Other – please specify:

☐ Prefer not to say

- **Q31. To what extent do you feel personally responsible for taking action to protect your home?**

Select one:

☐ Fully responsible – it's entirely up to me

☐ Mostly responsible – but I expect some support from others (e.g. government, lenders, brokers, surveyors, builders)

☐ Partly responsible – it should be shared with others (")

☐ Very little responsibility – I think others (") should take the lead

☐ No personal responsibility

☐ Not sure

☐ Prefer not to say

• SECTION G: Information, Communication and Trust

How do you currently find information about extreme weather such as flooding and overheating? How would you prefer to receive this information?

- **Q32. When buying or renting a home, do you consider extreme weather risk?**

Select one:

☐ Yes [branch]

☐ No

☐ Prefer not to say

[branch question]

- ***32b. When buying or renting a home, where would you look for information about extreme weather risks such as overheating or flooding?***

Please select all that apply:

Official sources

☐ *UK government*

☐ *Government agencies (e.g. Defra, HM Land Registry)*

☐ *Environment Agency*

☐ *Met Office*

☐ *Local council or planning authority*

Property and financial professionals

☐ *Estate agent or letting agent*

☐ *Mortgage lenders and brokers*

☐ *Insurance provider*

☐ *Property surveyor or valuer*

☐ *Landlord*

Independent, community and other sources

☐ *Independent online tools (e.g. flood maps, climate risk platforms)*

☐ *Friends, family or neighbours*

☐ *Social media or online forums*

Media and Other Sources

☐ *Journalists or the media*

☐ *School children in your family or social circle*

Other

☐ *I wouldn't know where to look*

☐ *Other - please specify:*

☐ *Prefer not to say*

Q33. How useful would you find a visual representation of the resilience of your home when buying, renting, or making improvements?

Please select one:

Not at all useful	Slightly useful	Not sure	Very useful	Extremely useful

SECTION H: Final Thoughts

We welcome any final thoughts, questions, or comments you have about how extreme weather that might affect your home or community.

Q34. Any further comments?

[Open ended]