CLIMATE RESILIENCE ROADMAP | POLICY RECOMMENDATIONS

UK GBC

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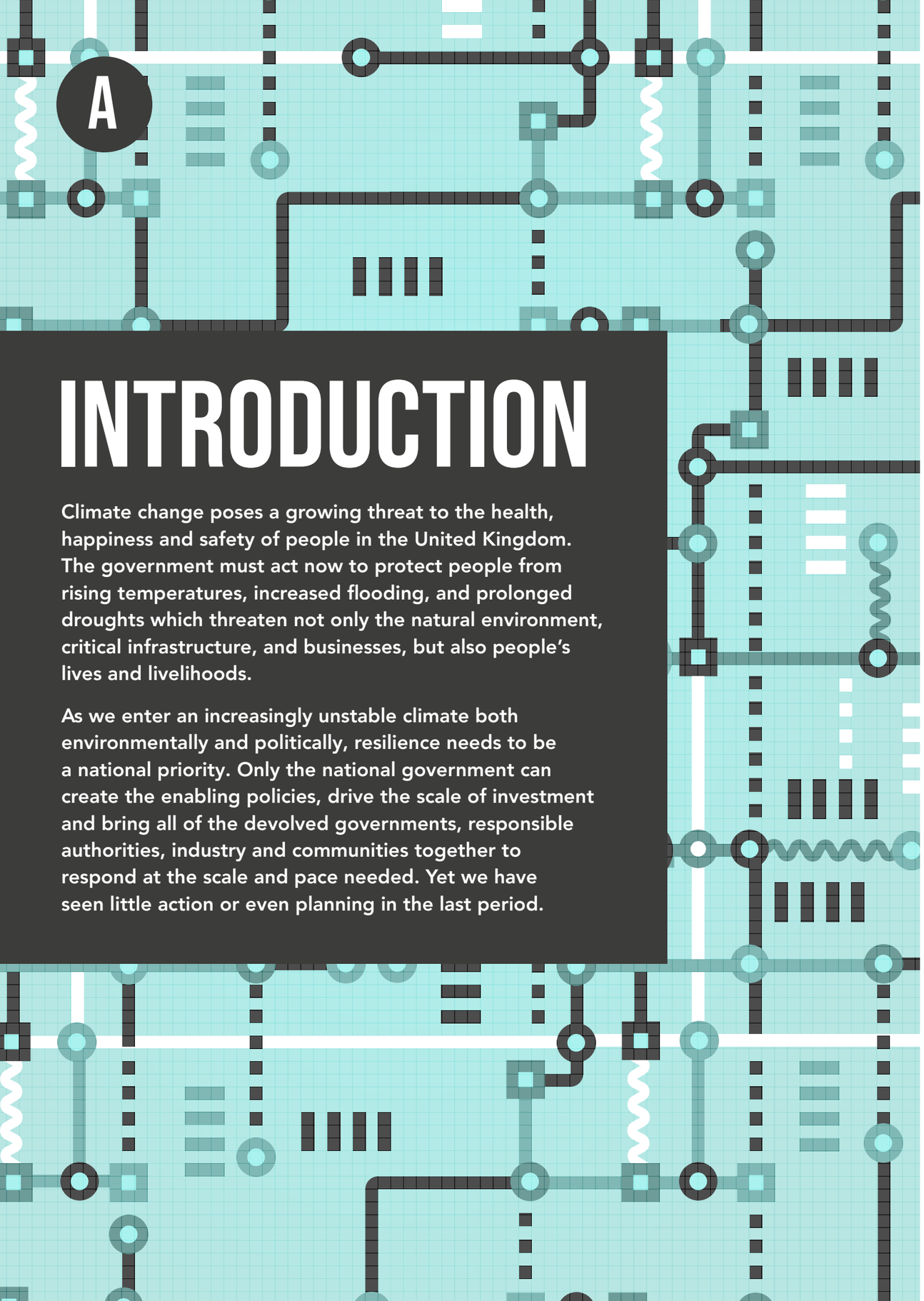


INTRODUCTION

Climate change poses a growing threat to the health, happiness and safety of people in the United Kingdom. The government must act now to protect people from rising temperatures, increased flooding, and prolonged droughts which threaten not only the natural environment, critical infrastructure, and businesses, but also people's lives and livelihoods.

As we enter an increasingly unstable climate both environmentally and politically, resilience needs to be a national priority. Only the national government can create the enabling policies, drive the scale of investment and bring all of the devolved governments, responsible authorities, industry and communities together to respond at the scale and pace needed. Yet we have seen little action or even planning in the last period.

This is a comprehensive roadmap for bolstering climate resilience across the UK built environment, with a focus on protecting lives, safeguarding our economy, and enhancing living standards. We identify over 30 policies that national, devolved, and local governments can take to protect against the risks and harness the opportunities of climate resilience.

Climate change is already posing a threat to the health and wealth of people in the UK. For example, during the 2022 heatwaves the UK Health Security Agency calculates that there were nearly 3,000 excess deaths. The total economic damage from climate change is projected to rise sharply in the coming decades—from 1.1% of the UK's GDP today to 3.3% by 2050, and potentially 7.4% by the end of the century under current policies. The burden of this is likely to fall disproportionately on those who can least afford it. The steps in this Roadmap will help to avoid the potentially devastating health and financial impacts of extreme weather events.

However, this is not just about avoiding the cost of being underprepared; it is also an opportunity to improve the infrastructure that underpins our economy, enhance quality of life, and build a stronger, more resilient future. For example, nature-based solutions such as biodiverse green spaces can not only protect against the risks of overheating and surface water flooding, they can also create pleasant spaces for people to socialise, exercise and play, improving health and quality of life.

We recognise of course that it will be challenging for the government to address all of these recommendations at once, particularly given current economic constraints. This roadmap therefore contains short, medium and long term policies that we believe government should enact to drive industry action and private sector investment in climate resilience.

These policy recommendations are structured into several key sections, each targeting specific governmental departments and agencies responsible for different aspects of the UK's built environment:

Who is this for:

Section	Relevant departments, agencies, bodies
Governance	Prime Minister, Cabinet Office
Funding	Treasury
Planning Policy and New Buildings	Ministry for Housing, Communities, and Local Government
Existing Buildings	Department for Energy Security and Net Zero
Local Delivery	Local government, local councils and combined authorities
Nature and the Environment	Department for Environment, Food and Rural Affairs, environmental agencies
Skills and Jobs	Department for Business and Trade, the Department for Energy Security and Net Zero, the Department for Education, and regional bodies like Skills England

By implementing the policies outlined in these sections, the UK can enhance the resilience of its built environment, safeguarding people, communities and infrastructure against the escalating impacts of climate change.

Roadmap outputs

There are four key outputs:

- **The UK Climate Resilience Roadmap Main Report ("the Roadmap")** – provides an overview of the Roadmap. It explains why urgent climate adaptation is essential for a healthy and safe built environment, sets out our vision for a climate-resilient built environment and provides key aims, goals, policies and actions to achieve this vision.
- **Technical Report** – provides the methodologies used for data collection, modelling to understand the UK built environment's vulnerability to key hazards, and other research undertaken to create the UK Climate Resilience Roadmap.
- **Policy Recommendations** – provides an overview of relevant findings and policy recommendations for the government (central, local, devolved administrations) to deliver a climate-resilient built environment.
- **GIS Vulnerability Web Map** – provides insights into key archetype locations in the UK and their current and future vulnerability to climate hazards.

Research Methods

These policy proposals were developed through a comprehensive and collaborative research process. Our approach combined targeted expert interviews, structured consultation with UKGBC members, and extensive desktop research to ensure that recommendations are evidence-based, practical, and responsive to the scale of the challenge.

During the policy development stage, we conducted interviews with ten individuals including government officials, academic experts, and representatives from key institutions such as Flood Re, Ofwat, the Royal Town Planning Institute (RTPI), and the Town and Country Planning Association (TCPA). These conversations provided valuable insight into the current barriers to climate resilience, the policy levers available to overcome them, and the types of interventions most likely to be effective in the UK's political and institutional context.

Our work was also informed by in-depth analysis of a wide range of existing research and policy documents. In particular, the London Climate Resilience Review, the Climate Change Committee's 2024 Progress Report to Parliament, and documents from the UK government including the House of Commons Environmental Audit Committee all played a significant role in shaping our understanding of current gaps and opportunities in UK policy.

We also drew lessons from regions facing greater or more immediate climate risks, and which have implemented innovative and ambitious climate resilience policies. Examples from California and Barcelona helped us identify emerging best practices, including approaches to water management and climate shelters.

Throughout the process we worked closely with UKGBC's Climate Resilience Roadmap Steering Group and Task Group. These groups comprise experts from across the built environment sector, including architects, engineers, consultants, sustainability professionals, developers and investors. We ran detailed surveys to gather their views on emerging policy ideas, and convened consultation meetings where members could offer feedback, suggest refinements, and raise concerns. This iterative engagement process ensured that our final recommendations are grounded in both technical expertise and practical experience from across the sector.

Together, these methods provided a robust foundation for the policies set out in this Roadmap, ensuring they are not only ambitious but achievable.

B

EIGHT KEY RECOMMENDATIONS

These recommendations are designed to help drive climate resilience higher up the political agenda and to offer direction for the big decisions ahead for government on planning reform, new building standards, and protecting existing buildings. They lay out a vision for a UK built environment that is green, sustainable, and protects people from the escalating climate hazards that are now inevitable.

1

Put resilience at the heart of government by creating an Office for Resilience in the Cabinet Office and restoring the role of Minister for Resilience:

Due to the cross-cutting nature of resilience responses, the Office for Resilience should coordinate pan-departmental government work on instability caused by the climate and nature crisis, and other threats to lives and livelihoods. It should be represented by a Minister for Resilience who can advocate for it within government.

2

Prioritise climate resilience in spending decisions and mobilise private finance:

Climate hazards pose a threat to the UK's infrastructure and economic productivity. The Treasury should ensure that climate adaptation and resilience considerations are embedded into spending decisions and create an environment that encourages private sector investment.

3

Ensure all planning decisions deliver climate safety

Update the English planning system with a new legal objective to deliver on the climate adaptation goals outlined in the Climate Change Act. This should be mirrored in the devolved administrations.

4

Protect all communities with trees, parks and ponds

Update Local Plans so every area has targets and strategies to protect communities from flooding and overheating.

5

Ensure new buildings are fit for a more hazardous climate future

Introduce a follow-on Future Homes and Buildings Standard (FHBS) by 2028 with new regulations to protect against increasing climate hazards, particularly overheating, flooding and water scarcity. This must be more ambitious than the current FHBS proposals.

6

Require and empower local government to deliver on climate resilience policies

Bolster current funding and capacity of local planning authorities to meet the statutory duty to embed climate resilience policies into their local plans; and to ensure delivery.

7

Make existing homes and buildings climate safe

Include climate resilience as part of a comprehensive national retrofit strategy, including government investment and regulation and incentives to mobilise private investment.

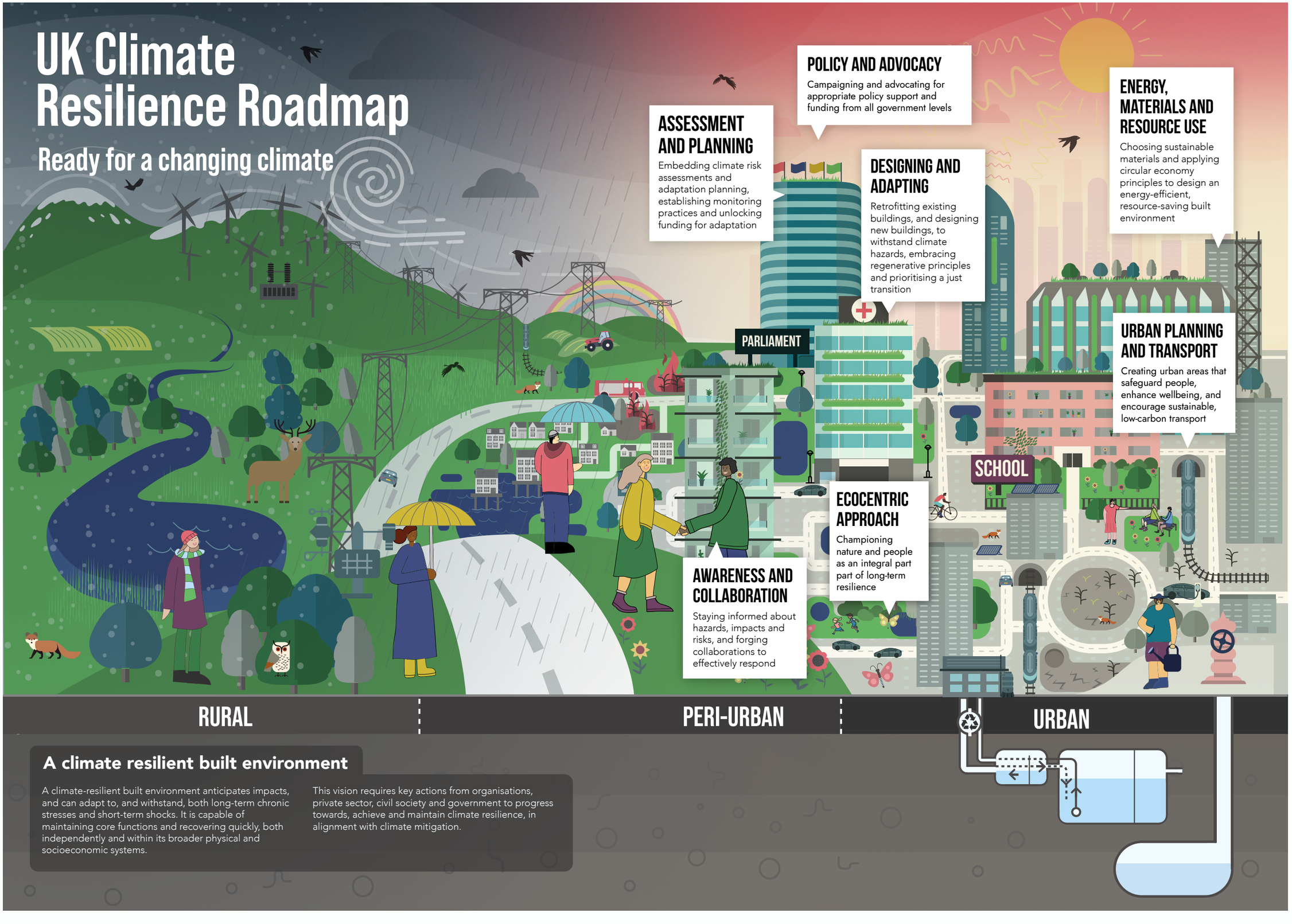
8

Create and incentivise a new generation of green professionals

Create a strategy to deliver green jobs which includes raising awareness of jobs in the sector, and ensuring good quality training is available.

Figure 1: A vision for a climate-resilient built environment.

Figure 1, created by the stakeholders involved in developing the UK Climate Resilience Roadmap, presents a vision defining what a climate resilient built environment could be, and how it could be achieved through a series of seven key principles for stakeholders.



C

POLICY RECOMMENDATIONS

1. GOVERNANCE
2. FUNDING
3. PLANNING POLICY AND NEW BUILDINGS
4. EXISTING BUILDINGS
5. NATURE AND THE ENVIRONMENT
6. LOCAL DELIVERY
7. SKILLS AND JOBS

1 GOVERNANCE

This section is directed at the Prime Minister and the Cabinet Office. The Prime Minister drives the government's priorities, and the Cabinet Office coordinates government strategy across departments. They have a unique leadership and coordination role in ensuring the UK is prepared for escalating climate hazards. As climate resilience is a cross-cutting issue impacting safety, public health, and economic stability, it requires a whole-of-government approach driven from the highest levels, and in cooperation with the devolved administrations. The Cabinet Office is best positioned to integrate climate adaptation into all policy areas, ensuring that government decisions align with the urgent need to protect people, infrastructure, and nature from worsening climate hazards.

This section outlines key governance measures to embed climate resilience at the heart of government decision-making. It includes the creation of an Office for Resilience within the Cabinet Office to oversee national adaptation efforts; and better funding the Met Office to fill critical knowledge gaps and improve national preparedness.

KEY RECOMMENDATION

Put resilience at the heart of government by creating an Office for Resilience in the Cabinet Office and restoring the role of Minister for Resilience:

The Office for Resilience should coordinate government work on instability caused by the climate and nature crises, and other threats to lives and livelihoods. It should be represented by a Minister for Resilience who can advocate for it within government.

As we face an increasingly unstable climate both politically and environmentally, it is crucial that the government is able to respond in a decisive and integrated way. The country urgently needs to prepare to withstand increasingly dangerous climate emergencies and plan to adapt to longer-term changes such as water shortages in the South East and overheating in our cities, as well as threats like cyber attacks that can impact infrastructure.

Cabinet Office-level leadership is needed to elevate climate resilience to become a priority consideration in all Government decision-making across all government departments and bodies, including the Treasury.

The Office for Resilience should incorporate functions that currently sit within the Cabinet Office, such as emergency preparedness and the Resilience Directorate, and engage with other Cabinet bodies including the Infrastructure and Projects Authority. Only an Office at the top of government, which is represented by a Minister who can advocate for its work, can foster the necessary collaboration across all decision-makers from devolved and local governments, mayors, industry, and communities.

The Office for Resilience should oversee an urgent update of England's third National Adaptation Programme (NAP3) which was piecemeal, particularly in its plans to protect the built environment. The updated NAP should set out a clear national vision, specific targets, and measurable metrics. It should include an updated Treasury Green Finance Strategy providing an assessment of the scale of investment needed, showing where adaptation will be funded through public sources and how the government will mobilise private investment through regulation and incentives.

Short-term recommendations:

Maintain funding commitments for International Climate Finance

As part of its international climate agreements, the UK has committed to spending £11.6 billion on International Climate Finance between 2021/2022 and 2025/2026, ensuring a balance between adaptation and mitigation. This includes trebling adaptation spending from £0.5 billion in 2019 to £1.5 billion in 2025. The government must not go back on this commitment – national resilience is dependent on global resilience, and making sure that less economically developed countries are shielded from the worst impacts of climate change is vital for maintaining global stability.

Convene a Citizen Assembly on climate and nature

In line with the recommendations from the proposed Climate and Nature Bill the government should procure an expert independent body to establish a Climate and Nature Assembly comprising a representative sample of the UK population which will consider relevant expert advice, and publish its recommendation for measures to be included in a climate and nature strategy. These recommendations should then be reviewed by the Climate Change Committee and the Joint Nature Conservation Committee, which should publish a joint proposal for implementation of the strategy, including all recommendations with over 66% support from members, unless there are exceptional and compelling reasons not to.

Empower and fund the Met Office to act as the focus for data on climate change and hazards

The Met Office should be funded and empowered so it has the resources to direct investment into research to close key knowledge gaps, and support the development of early warning systems for key climate hazards. Its remit should include research on integrating wind and storm data into planning (potentially with more simulation requirements for certain areas) and ensuring that up-to-date data is available to plan and assess flood risks. Existing resources and data sets that currently sit within a range of government departments should also be transferred to the Met Office, so it can act as a centralised data source for both government and industry.

As part of its new role the Met Office should also launch a public campaign to raise awareness of climate hazards and how to stay safe, including behavioural changes to protect against overheating, and flood response (both evacuation routes and property protection strategies). They should also start naming severe heatwaves the way that they name storms, to increase public awareness of the dangers.

Medium-term recommendations:

Introduce a statutory duty to adapt to climate impacts

We support the London Climate Resilience Review's recommendation to introduce a statutory duty for local authorities, public organisations, and major landowners to adapt to climate change, based on a clear framework of local roles and responsibilities. Funding should be provided in local authority and public sector settlements to meet the duty. A shift from the poorly defined powers and responsibilities towards an overarching statutory responsibility would help local authorities to prioritise adaptation in all departments and services, but there must be funding associated so that this can be implemented effectively.

2 FUNDING

The Treasury has a critical role in delivering a climate-resilient built environment by ensuring that the necessary investment is in place to protect communities, infrastructure, and the economy from increasing climate hazards. Achieving climate resilience requires both public and private sector funding, with strategic government intervention to remove financial barriers and incentivise adaptation.

This section outlines key funding mechanisms, including financial incentives to support climate-resilient retrofitting, VAT exemptions for adaptation materials, and investment strategies to mobilise private finance. It also recommends targeted funding for flood defences, nature-based solutions, and local authority planning capacity to ensure effective climate adaptation at every level. By aligning fiscal policy with climate resilience goals, the Treasury can help future-proof the UK's built environment.

KEY RECOMMENDATION

Prioritise climate resilience in spending decisions and mobilise private finance:

Climate hazards pose a threat to the UK's infrastructure and economic productivity. The Treasury should ensure that climate adaptation and resilience considerations are embedded into spending decisions and create an environment that encourages private sector investment.

The Climate Change Committee and UKGBC member Arup have calculated that just to protect against overheating in existing UK homes would cost £558.9 billion. The Treasury should consult on measures such as investment vehicles and grants, and encourage homeowners to invest in home upgrades. For this to happen the housing market needs to value energy performance. The Treasury should modernise 'Stamp Duty Land Tax' so rates are dependent on the energy performance of the house to kick start a modest but influential shift in market value. A rebate for improvements, with enhanced rebate for low income households, would incentivise homeowners to act. This would drive a sustainable market for low- and zero carbon technologies, such as insulation, heat pumps and solar panels.

The Treasury should also consider tax incentives and grants. Grants should protect the most vulnerable and least able to pay, while tax incentives, such as VAT exemptions for retrofitting materials like shutters and reflective paint, can help those able to invest in their homes. Existing grant schemes such as those included in the Warm Homes Plan should also be expanded to cover not just energy efficient retrofitting, but also climate resilience retrofitting.

Short-term recommendation:

Reverse cuts to Environment Agency funding

Reverse cuts to Environment Agency funding so it is better able to fulfil its enforcement and statutory consultee functions and is able to deliver significant improvements through its investment scenarios by 2025. The Environment Agency environmental protection budget was £170 million in 2009-10, but only £94 million in 2021.

Medium-term recommendation:

Blend government and private finance for flood mitigation

The Treasury must lay out clear plans to invest in addressing surface water flooding in a way that brings in private investment. The National Infrastructure Commission has estimated £12 billion in public and private investment will be required between 2025 and 2055 to effectively reduce surface water flood risk, with around 60% of this money coming from water and sewerage company investment.

Work with the Department for the Environment, Food and Rural Affairs and the Environment Agency, the Scottish Environmental Protection Agency and Natural Resources Wales to ensure £56 million per year in public and private funding for nature-based solutions which can protect against flood risk, as recommended by the Green Finance Institute. Nature-based solutions include wetlands and green infrastructure, which are proven to be effective in reducing flood risk while enhancing biodiversity. An example of this is the Medmerry coastal realignment project, which created new wetlands by breaching sea defences. This approach is 1,000 times better at mitigating flooding than the previous defence system, delivered extensive new intertidal and freshwater habitat, and protects nearly 350 properties and local infrastructure.

3

PLANNING POLICY AND NEW BUILDINGS

This section is directed at the Ministry for Housing, Communities and Local Government, and the devolved administrations. By embedding climate resilience into planning policy and building regulations, government can ensure that new developments are designed to withstand extreme weather. Strategic planning decisions must prioritise long-term climate safety alongside housing supply, ensuring that the places where people live and work are future-proofed against environmental hazards.

This section sets out key policy measures to align the planning system with the UK's climate adaptation goals. It includes a legal duty to integrate climate resilience into planning decisions, updates to the National Planning Policy Framework (NPPF) to require climate-safe development, and stronger Building Regulations to address overheating, water efficiency, and flood protection. The section also recommends expanding nature-based solutions in urban areas and implementing green infrastructure requirements to mitigate heatwaves and manage stormwater. By making climate resilience a core principle of planning and development, the department can help protect communities, reduce future costs, and create safer, more sustainable places to live.

KEY RECOMMENDATION

Ensure all planning decisions deliver climate safety:

Update the English planning system with a new legal objective to deliver on the climate adaptation goals outlined in the Climate Change Act. This should be mirrored in the devolved administrations.

With large-scale new development and redevelopment expected in the coming years, a clear legal framework is needed to ensure all plan-making and planning decisions at the landscape, city, street and building levels, make communities more climate resilient and low carbon. As the Climate Change Committee recommends, all proposals should meet a climate test before they are approved. They would need to be consistent with updated Local Plans to keep communities safe from climate hazards and with new local carbon budgets, and any national climate requirements.

The Ministry for Housing, Communities and Local Government should introduce a legal 'purpose' for the English planning system to deliver on the Climate Change Act, as Labour proposed in Opposition. This would give more weight to climate adaptation and mitigation in decisions, in the way that historic significance (i.e. heritage) is given 'special regard'. It would make decisions more consistent, reducing legal challenges, delays and conflict. A common national approach with national guidance and training for local planners would help reduce current capacity challenges. This should be mirrored in the devolved nations.

Short-term recommendation:

Update the National Planning Policy Framework (NPPF)

The National Planning Policy Framework should be updated to introduce a presumption in favour of climate-resilient development (similar to the presumption in favour of sustainable development). This should include adaptation enhancements and design measures such as passive cooling like awnings and shutters, nature-based solutions, and removing barriers to natural ventilation.

- Ensure local flood risk management plans are informed by suitable data showing current and future flood risk and reflected in planning requirements.
- Establish national policies to reserve land for future flood defences.
- Update Permitted Development Rights (PDR) to make it easier for homeowners to implement climate resilient retrofitting measures like external shading.
- Consult on measures and further planning policies to enhance neighbourhood-level green infrastructure, in order to combat overheating and surface water flooding. This should include the introduction of the Urban Greening Factor (UGF) in planning policy, developing Natural England's Green Infrastructure (GI) standards into clear, national planning policy requirements, and addressing the Urban Heat Island effect.
- All major developments, including non-residential and refurbishments to existing buildings, should assess for overheating risk (e.g. assessing against CIBSE TM59, and/or using the simplified or dynamic thermal modelling methods), then mitigate against risks using the 'cooling hierarchy' developed by the Greater London Authority's Policy 5.9., while informing decisions in adaptation measures with future climate scenarios at the local level.
- Review retrofit constraints in relation to both the NPPF and Permitted Development Rights for historic built assets and conservation areas, to ensure appropriate mitigation and adaptation measures are installed quickly while maintaining the character of historic built assets.
- Assess and adjust land-use policies to align with post-wildfire recovery goals, emphasising effectiveness in mitigating future risks.

KEY RECOMMENDATION

Ensure new buildings are fit for a more hazardous climate future:

Introduce a follow-on future Homes and Buildings Standard by 2028 with new regulations to protect against increasing climate hazards, particularly overheating, flooding and water scarcity.

The Climate Change Committee has called for building regulations to include adaptation as a matter of highest priority. As our climate warms, our homes will need to use less water to withstand periodic shortages, they will need sufficient flood defences and greater measures to reduce overheating. The draft 2025 Homes and Buildings Standard, consulted on by the previous government, fails to improve water overuse or flood protection, or mitigate against wind and wildfire, and only requires limited improvements to prevent overheating. This Standard will leave large numbers of new homes built post-2025 unfit to meet the challenges of a changing climate. Many will be costly to retrofit, add pressure to the country's strategic water infrastructure, risk causing health problems to residents, and undermine the health of our rivers.

Some local authorities already require higher climate safety standards for new builds. A new national standard should be promptly introduced to harmonise these efforts and be made mandatory by 2028.

The new standard should update part G to include more ambitious water efficiency targets alongside the introduction of a mandatory water label for products, fixtures and fittings.

Short-term recommendations:

Update Building Regulations to consider climate resilience

Building regulations should be reviewed in their totality and updated to ensure that they take a comprehensive approach to climate resilience (with consideration given to future weather data), and work towards aligning best practice as laid out by initiatives like the RIBA 2030 Climate Challenge and the CIRIA Code of Practice for property flood resilience.

For example, this should include measures like expanding Part O of Schedule 1 to the Building Regulations to use future climate data, and to cover refurbishments of existing properties as well as material changes of use to residential.

Part G should be updated to use a 'fittings based' approach only, underpinned by a mandatory water label at the point of sale, linked to minimum standards for fixtures, fittings, and water using products. Minimum product standards should be tightened to achieve 95 litres of potable water per person per day in the 2028 Future Homes Standard, as per the 2025 target for domestic buildings in the RIBA 2030 Climate Challenge.

This should also include updating Part C to require all properties at risk of flooding to include property flood resilience measures, prioritising nature-based solutions, specified and installed in accordance with the CIRIA Code of Practice for property flood resilience.

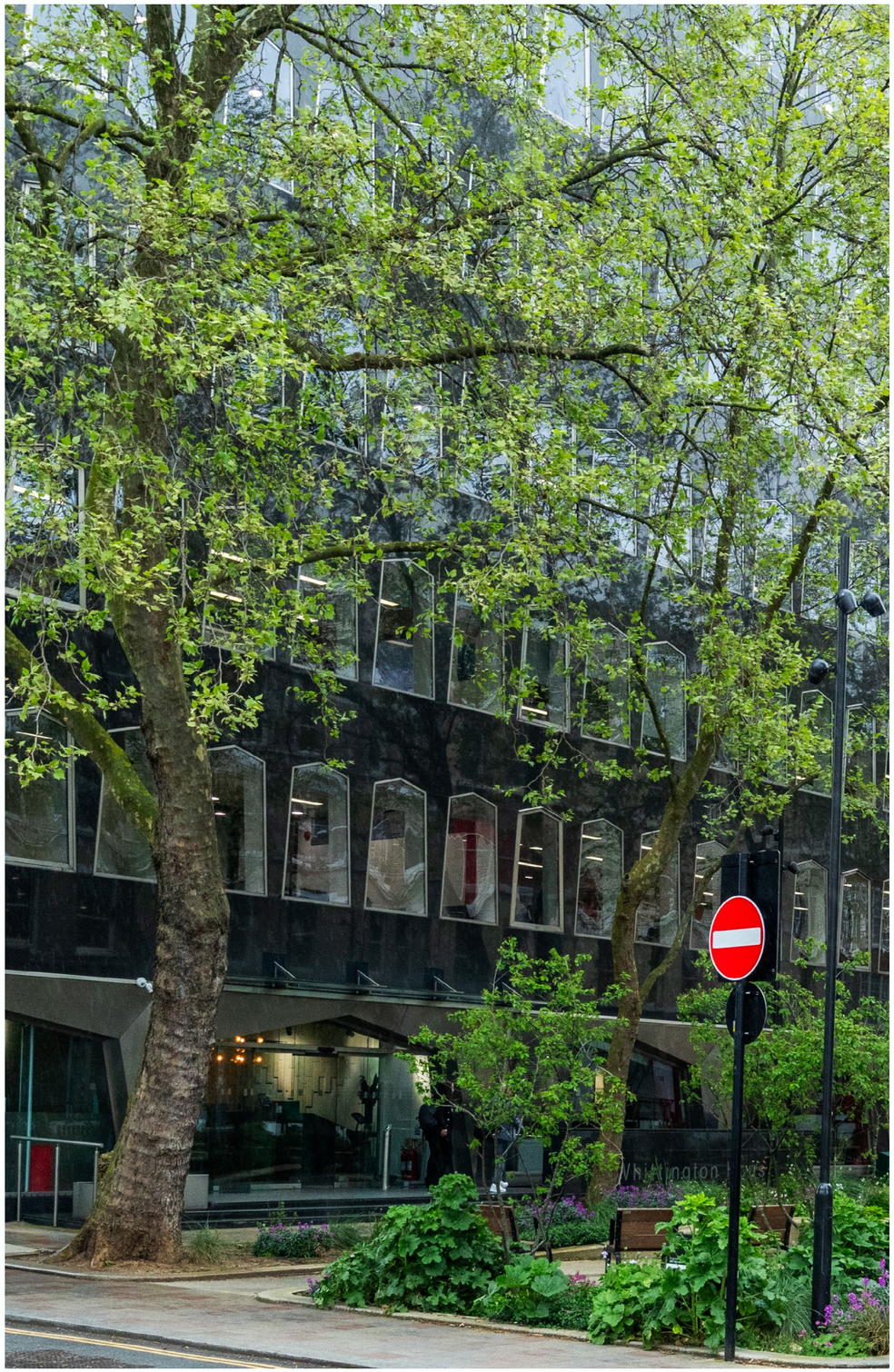
Restrict the use of artificial grass

Restrict the installation of artificial grass in new developments and consult on broader restrictions for domestic and landscaping uses. In contrast to natural grass, artificial grass exacerbates climate hazards. Its surface temperature is far higher which exacerbates heat risk, it is less absorbent which exacerbates flood risk, and it contributes to nature loss.

Medium-term recommendation:

Require rainwater harvesting for large developments

Set rain water harvesting requirements for large new developments in planning, similar to the requirement for water reuse for new developments over 100,000 gross square feet in San Francisco. For these development projects to be approved, they must submit water budget calculations assessing the available supply from alternate water sources and demand from non-potable uses. Rainwater harvesting can contribute both to managing water scarcity risk and protect against surface water flooding.



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EXISTING BUILDINGS

This section is directed at the Department for Energy Security and Net Zero and other bodies responsible for ensuring that the UK's existing building stock is both low-carbon and climate-resilient. While efforts to decarbonise homes and buildings are critical, retrofitting existing buildings to withstand climate hazards is essential to protecting people's safety, health, and happiness.

This section outlines key policies to enhance the resilience of existing buildings. It includes integrating climate adaptation into a comprehensive national retrofit strategy. It proposes updates to Energy Performance Certificates (EPCs) to reflect overheating risks, and consulting on other forms of home assessment that would deepen homeowners understanding of the climate hazards they are exposed to, and encourage them to address these hazards.

KEY RECOMMENDATION

Make existing homes and buildings climate safe:

Include climate resilience as part of a comprehensive national retrofit strategy, including government investment and regulation and incentives to mobilise private investment.

It should be straightforward and affordable for everyone to protect their homes from climate hazards. All public and commercial buildings should be safe to use.

The comprehensive national retrofit strategy should be implemented in a way that is coordinated with devolved administrations, supports local delivery, and includes public investment with grants for vulnerable, low-income households to protect them from climate hazards. Regulation is needed to ensure social housing and privately rented homes are habitable and climate-safe. This should be matched with information and awareness campaigns, new responsibilities and resources for local authorities to assist residents and businesses, and a new national skills strategy.

As a first step, the Government's Warm Homes Plan to improve energy efficiency and switch away from burning fossil fuels should also include measures to protect homes from climate hazards, for example by insulating to keep homes warm in the winter and cool in the summer.

For public buildings, climate safety measures should be incorporated into existing refurbishment schemes and supported by the necessary public investment. Regulation and tax changes will be needed to drive up the climate safety of commercial buildings, including requirements for workplaces to be safe from overheating and other dangers. Done well, a national retrofit programme can attract billions in private investment, as well as provide good, skilled, local jobs in every community.

Short-term recommendation:

Update the Energy Performance Certificate (EPC)

Strengthen the overheating calculation methodology for existing buildings in the Energy Performance Certificate (EPC), including factoring in issues like ventilation, and adaptation measures like shutters and reflective windows and roofs. This should be accompanied by guidance on what consumers can do to reduce this risk.

Medium-term recommendations:

Introduce a Flood Performance Certificate

As a first step to providing homeowners with clear information about their exposure to climate hazards, the government should consult on and develop a Flood Performance Certificate for new and existing homes. This proposal has been developed by FloodRe and has substantial support from industry. The certificate should be developed in consultation with affected communities, insurance companies, FloodRe and local authorities.

This certificate should include a risk rating based on the property's exposure to current and future flood risks, along with recommended adaptation measures. It should apply every time a property is rented or sold, and should align with the latest climate risk projections. This certification will be essential to ensure quality control across retrofit initiatives and new build, and ensure properties are truly resilient to the full range of hazards.

Part of the development process should also include consulting with vulnerable communities to ensure that the implementation of the Flood Performance Certificate does not exacerbate existing inequalities, for example by trapping people who cannot afford to move in uninsurable and unsellable homes that are at high risk of flooding. This is an area where more work on innovative policies is needed.

Consult on a Climate Performance Certificate (CPC)

In the longer term, the government should consult on replacing the EPC (and the Flood Performance Certificate if it is rolled out) with a comprehensive Climate Performance Certificate. A single-certificate approach that covers not just building energy performance but also hazards like flooding, overheating and water scarcity, with potential future inclusion of wildfires and storms once the impact of these hazards in the UK is better understood. The certificate would make property owners aware of both the threats to their building, and signpost adaptations they can make to increase the resilience and energy performance of their building.

Flooded homes should be "built back better"

FloodRe is a UK government-backed scheme that helps homeowners in flood-prone areas access affordable flood insurance. It is due to end in 2039, meaning that the responsibility for affordable flood insurance will shift back to the open market, potentially leading to significantly higher premiums or even uninsurability for high-risk properties. This change is intended to encourage property owners and developers to invest in flood resilience measures, but without sufficient adaptation, many households — particularly in coastal and flood-prone areas — could face financial hardship or displacement due to rising insurance costs. Therefore, the government must consider 2039 as a key deadline for any flood resilience targets it sets, and aim to retrofit high risk homes before then.

To guard against these risks, the government, FloodRe and insurance companies should focus on "building back better", to reduce the risk of flood damage to properties and the cost of flood claims. This means that rather than just restoring properties to their pre-flood state, when a flood insurance claim is made retrofitting should be carried out to improve the future risk of damage caused by flooding to a property in a subsequent event.

As well as reducing the likelihood and extent of future flood damage to a home, this can also minimise stress and upheaval to property owners. According to FloodRe independent academic research has demonstrated that resilient flood mitigation measures can play an important part in limiting the cost of future repairs up to as much as 73% for properties with a 20% annual chance of flooding which indicates that this type of investment, through insurance could be recovered following a single subsequent flood event.

5

NATURE AND THE ENVIRONMENT

This section is directed at the Department for the Environment, Food and Rural Affairs and the Environment Agency, the Scottish Environmental Protection Agency and Natural Resources Wales. The Department for the Environment, Food and Rural Affairs holds responsibility for both nature and the environment, and for the National Adaptation Plan. Together with the environmental agencies these bodies play a critical role in harnessing nature to protect the built environment from climate hazards. Healthy ecosystems — woodlands, wetlands, rivers, and green spaces — are natural defences against flooding, overheating, and water scarcity. By embedding nature-based solutions into policy, these bodies can enhance climate resilience while restoring biodiversity and improving public health.

This section outlines key policies to strengthen the role of nature in climate adaptation. It includes expanding flood protection through nature-based solutions, raising biodiversity net gain requirements, and ensuring water efficiency in new developments. It also recommends improving wildfire risk management in rural and urban areas and updating national flood mapping to reflect future climate risks.

KEY RECOMMENDATION

Protect all communities with trees, parks and ponds:

Update Local Plans so every area has targets and strategies to protect communities from flooding and overheating.

Nature in our neighbourhoods can provide a vital buffer against flash flooding and extreme heat. Increasing the area covered with trees, parks, open spaces, well-managed water features and absorbent, natural, 'spongy' surfaces, rather than impermeable surfaces, helps reduce flood risks, cut deadly air pollution and gives a lifeline to nature. It also makes high streets and communities more pleasant, boosting both physical and mental health, and making them more attractive for investment.

Introducing a national requirement for local plans to achieve the iconic goal of 3:30:300 would help everyone feel the benefit whilst driving nationwide progress. This is for 3 trees or nature features within sight of every home, 30% canopy or green cover in each neighbourhood, and everyone living no more than 300 metres from a biodiverse park or green space. This should be complemented with targets to limit the urban heat island effect to give strategic direction to local plans. The Urban Greening Factor approach, successfully adopted by the Greater London Authority, can be used to assess planning proposals and track progress. This will require national government funding and capacity building for local authorities.

Short-term recommendations:

Urgently refresh the National Adaptation Plan and make adaptation a fundamental aspect of national policy objectives

The National Adaptation Plan is currently insufficient to address the escalating climate hazards that the UK is facing. The government should make resilience a core element of national policy by strengthening the National Adaptation Plan as part of a comprehensive climate safety strategy. With 5.5 million properties in England alone at risk from flooding, this new strategy must include specific recommendations and action across the built environment, and include an effective means of tracking progress. This should include a high-level vision with clear targets and metrics on water efficiency, overheating, flooding and coastal erosion, wind and wildfires, so it is meaningful to organisations seeking to understand what role they need to play as part of a wider national effort, along with comprehensive proposals on retrofit and updating Building Regulations.

Require Sustainable Drainage (SuDS) for new and developed sites

Implement Schedule 3 of the Flood and Water Management Act (2010), which includes only allowing construction to commence on new building or structures which will affect the ability of land to absorb rainwater when a drainage system has been approved. Schedule 3 needs to be implemented to a high standard to effectively mitigate the risk of surface water flooding.

Develop a national framework of incentives for water efficiency

Collaborate with Ofwat to develop a common national framework of financial incentives from water companies to developers to incentivise water efficiency and flood resilience measures in new buildings.

Medium-term recommendations:

Build capacity for flood protection

Expand the Environment Agency, the Scottish Environmental Protection Agency and Natural Resources Wales "Flood Map for Planning" to include all current and future sources of flood risk, and to assist with the application of the Sequential Test and site-specific flood risk assessments. Build the capacity of these bodies to intervene on flood-related matters.

Water Positive Development

Work with industry to define "water positive" development, and create policies and regulations that encourage it, and eventually enforce it as water scarcity becomes a greater threat. This should focus on nature-based solutions.

Wildfire Risk Management

In rural areas support land management practices that minimise fire risk, such as 'rewetting' and rewilding, through environmental land management schemes.

In urban areas provide guidance to local authorities on green space and municipal waste management that minimises fire risk.

6 LOCAL DELIVERY

Local government plays a crucial role in delivering climate resilience on the ground, as local councils and combined authorities have the closest understanding of their communities' vulnerabilities and needs. From planning decisions to flood risk management, local authorities are on the front lines of responding to climate hazards and implementing adaptation measures. However, to be effective, they need clear mandates, sufficient funding, and the right policy frameworks to integrate climate resilience into local decision-making.

This section outlines key policies to empower local government in building a climate resilient UK built environment. It includes expanding nature-based solutions, such as urban greening and sustainable drainage systems, to protect communities from climate hazards. It also recommends strengthening local flood risk assessments, ensuring water stress is factored into planning, and improving resource and capacity support for local planning authorities. By equipping local government with the tools, funding, and authority needed to implement resilience measures, this approach ensures that adaptation efforts are effectively delivered where they are needed most.

KEY RECOMMENDATION

Require and empower local government to deliver on climate resilience policies:

Bolster current funding and capacity of local planning authorities to meet the statutory duty to embed climate resilience policies into their local plans; and to ensure delivery. Local authorities have a good understanding of the needs of their local community, and shape our built environment by setting local policies, determining planning applications, and enforcing planning regulations. They are responsible for creating Local Plans that outline the vision for the future development of an area. This means that they can play a key role in addressing climate hazards in their area.

However, many councils are stretched thin financially and rely on short-term or competitive pots of funding. They need long-term, ring-fenced funding specifically for climate adaptation and resilience projects, which will allow for proper planning and investment in resilient infrastructure like flood defences, green spaces, and building retrofits.

This increase in funding would help local authorities to hire the specialists they need to implement climate hazard risk assessments and nature-based solutions, and to develop extreme weather refuges for the local community.

Short-term recommendations:

Develop extreme weather refuges

Local authorities should work with the UK Health Security Agency to develop places of refuge for vulnerable people during extreme weather. This process should include consulting with vulnerable communities to ensure the shelters meet their needs. These refuges can take many forms, and can include creating areas in local parks that are shaded, with seating that communities can use during periods of high temperature.

Update Strategic Flood Risk Assessments

Require local planning authorities to either update their existing Strategic Flood Risk Assessments (SFRAs) or create a new SFRA when producing local plans or spatial development strategies.

Guidance for site-specific Flood Risk Assessments should be revised to clarify required mitigations, making them easier to enforce through planning conditions.

Water Stress Risk Assessments in local plans

Require water stress risk assessments in Local Plans/Supplementary Planning Documents. Water stress data must be included in local planning and development decision-making, and be an integral part of sustainability testing for local plans.

Medium-term recommendation:

Local authorities must expand the number of nature-based solutions to protect against climate hazards.

Local authorities should assess climate hazards and set targets to increase green and blue infrastructure, especially in vulnerable areas. Introducing an Urban Greening Factor will help set targets for tree planting, and can follow the 3-30-300 rule: 3 trees visible from every home, 30% canopy cover, and access to green space within 300 metres. These nature-based solutions, like urban trees and ponds, can reduce temperatures by 3°C and manage surface run-off, building climate resilience.

7

SKILLS AND JOBS

This section is directed at the Department for Business and Trade, the Department for Energy Security and Net Zero, the Department for Education, and regional bodies like Skills England, Skills Development Scotland and Business Wales Skills Gateway. These bodies have duty to ensure that the UK is training people so that they can seize the new opportunities created by the transition to a green, sustainable, climate resilient built environment. As skills policy is devolved, it is important that the UK and devolved governments collaborate to ensure a coordinated and joined-up approach to deliver opportunities across the UK.

This section outlines key policies to ensure that there is a pipeline of trained professionals that can implement the changes needed to create a climate resilient built environment.

KEY RECOMMENDATION

Create a new generation of green professionals:

Create a strategy to deliver green jobs which includes raising awareness of jobs in the sector, and ensuring good quality training is available.

However, this strategy should also be broader, and include discussions with the Department for Education to ensure that schoolchildren are made aware of green opportunities and are provided with knowledge about the climate and nature crises, along with what steps can be taken to address it.

We support recommendations from industry organisations like CIWM that the Government should release a plan to deliver green jobs. The current government ended the operation of the Green Jobs Delivery Group and rolled its activities in to the new Office for Clean Energy Jobs within the Department for Energy Security and Net Zero. This office released a Clean Power 2030 Action Plan. However, it is important that the government is not only considering jobs in clean power. Its remit should be more comprehensive, and a plan that also looks at jobs that support climate resilience and the net zero transition should be released. Many of these skills are transferable, for example energy efficient retrofitting can also help to increase the climate resilience of a property.

As part of this the government should consider the green jobs that will be necessary to implement climate resilience, and how they can create a pipeline of qualified individuals for these jobs. This could include a national retrofit skills programme which focuses on both climate resilience and energy efficiency retrofitting. Apprenticeships which make it easier for new workers to enter green industries should also be considered. Currently the only qualification route available for installers is through NVQs, which are primarily designed for experienced workers with at least two years of experience in the field.

The plan to deliver green jobs should also consider how the government can raise awareness of the opportunities that green sector jobs can offer. The Learning and Work Institute reported that 87% of 16–24-year-olds did not know what 'green skills' were when asked. Therefore UKGBC supports the recommendations from the Department for Energy Security & Net Zero's Assessment of the clean energy skills challenge that the government boost awareness of clean energy job opportunities by publishing data on future clean energy workforce and skills needs, to ensure a common understanding of trends and challenges to inform action.

Short-term recommendation:

Develop a National Retrofit Skills programme

A national strategy for retrofitting skills should be developed, focusing on both energy efficiency and climate resilience. The UK needs a pipeline of professionals who can implement sustainable solutions that prioritise durability, comfort, and health. Training should include practical expertise in passive cooling strategies, airtight and breathable natural materials, moisture management, and adaptive solutions for overheating and flood risk. This would ensure that the workforce is not only capable of reducing operational carbon emissions but also improving the resilience of existing buildings to future climate risks.

Introduce a maximum working temperature to protect worker safety

The government should introduce legislation to regulate the maximum working temperature to protect workers from the hazards caused by increasing temperatures. Legislation that regulates maximum working temperatures and humidity is already in place in countries like Spain to ensure comfort in the workplace.

D

NEXT STEPS

UKGBC will now embark on a coordinated engagement strategy designed to translate these policy proposals into tangible action. Alongside government and industry, we will explore how the recommendations can be implemented, with the objective of identifying practical steps for embedding these essential actions into existing policy mechanisms (such as the next National Adaptation Plan, the National Planning Policy Framework, and Building Regulations). By fostering a collaborative dialogue, UKGBC aims to ensure that government stakeholders have a clear, actionable pathway toward integrating resilience objectives into departmental work plans and policy pipelines.

Parallel to our work with national government, UKGBC will mobilise our membership network to support implementation at the national, devolved and local levels. We will convene working groups with members including developers, planners, architects, and construction professionals to examine how the Roadmap's recommendations across both policy and industry can be realised. Through this, we seek to build a robust feedback loop: our members sharing practical experience and advice on implementation, adding weight and authority to these recommendations, and building the evidence base needed for robust policymaking.

These policy proposals are intended to serve as a jumping-off point for deeper conversations about climate resilience across the built environment. UKGBC's aim in presenting these policy proposals – spanning governance, funding, planning, retrofit, nature, local delivery, and skills – is that the Roadmap will catalyse further debate among policymakers, industry leaders, and community stakeholders. In developing our collective understanding of climate risks and the resulting imperative to act, we welcome collaboration with industry organisations, NGOs, and policymakers who are actively working in this space. Partnership and knowledge-sharing are essential for advancing research and developing innovative solutions that enhance climate resilience across the built environment.

Ultimately, it is our aspiration that government will seize these proposals and incorporate them into resilience strategies that deliver real benefits to communities. By forging strong partnerships between UKGBC, government, and the built environment sector, we aim to accelerate the adoption of policies that protect lives, strengthen infrastructure, and enhance quality of life in the face of mounting climate hazards. As these next steps unfold, UKGBC stands ready to provide ongoing technical assistance, convene stakeholders, and track progress to ensure that the Roadmap's recommendations become the foundation for a more climate resilient United Kingdom.

UK Green Building Council

E ACKNOWLEDGEMENTS

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Both made significant contributions to the development of the Roadmap, for which UKGBC sincerely thanks them.

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The organisations listed above within the Steering Group and Task Group provided pro-bono support to the project through donation of time. This acknowledgement does not imply endorsement of all aspects of this report, which have been arrived at through a collaborative process. The proposals put forward in this report may not reflect the views of all participants.

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ADDITIONAL THANKS

Thank you to all individuals who supported the development of the UK Climate Resilience Roadmap by providing feedback through the industry consultations in July 2024 and December 2024. We would also like to thank those who attended and shared insights through the Climate Resilience Collaboration Cafes over 2023-2024 in London, Birmingham, Bristol, Manchester and Glasgow.

A special thanks to former UKGBC colleagues who contributions were valuable during the course of the Roadmap's development

- Kerri McCarton
- Philip Box
- Louise Hutchins
- Ines Tancrede (secondee from Turner and Townsend)