

An aerial photograph showing a flooded landscape. A road runs diagonally across the frame, with several vehicles on it. To the left of the road, there are large areas of standing water that have inundated fields and some buildings. To the right, there is a green field and a line of trees. In the background, a residential area with houses is visible. The sky is overcast, and the overall tone is somber, emphasizing the impact of flooding.

CLIMATE ADAPTATION

Closing the Gap Between Rising Risk
and Household Preparedness

It starts here

New Ipsos research, commissioned by Santander UK suggests that, while climate resilience may increasingly be a household and housing market issue, there is a gap between perceived risk and preparedness.





THE ADAPTATION CHALLENGE IS MOVING CLOSER TO HOME

Periods of severe weather, from flooding and storms to extreme heat, are putting greater focus on how well the UK's homes can cope with a changing climate. In England, the Environment Agency estimates that around 6.3 million properties are already in areas at risk of flooding from rivers, the sea or surface water. With climate change, this could rise to around 8 million – around one in four properties – by the middle of the century.¹

Against this backdrop, Santander UK commissioned research to understand how people think about climate related risks to their homes, what they know about practical adaptation measures and what could help them act. The findings point to a clear adaptation gap: concern about future risks is relatively widespread, but knowledge, confidence, affordability and routes to preparing their properties for the risks remain limited, confusing or inaccessible.

¹ Environment Agency, National assessment of flood and coastal erosion risk in England 2024, updated 5 August 2026. The estimate applies to England and to properties in areas at risk; it is not a UK-wide estimate or an estimate that one in four properties will necessarily flood.



People expect climate related risks to affect their homes

The research suggests that climate related property risks are no longer seen only as a distant issue. Over the next five years:

54%
believe their home could be affected by overheating during hot weather.

38%
believe their home is likely to experience storm damage.

19%
believe their home is likely to be affected by surface water flooding.

16%
believe their home is likely to be affected by subsidence.

12%
believe their home could be affected by flooding from rivers and the sea.

Looking ahead to the next 20 years, assessing whether people expect the risk to increase:

49%
expect the risks of their home being affected by overheating to increase.

39%
expect the risk of storm damage to their home to increase.

28%
expect surface water flood risk to increase.

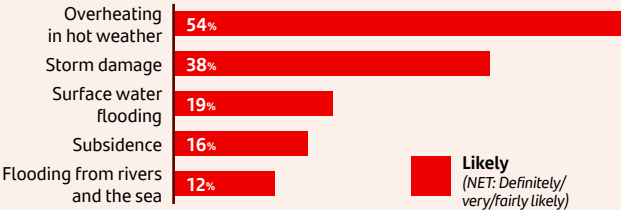
22%
expect their homes risk of being affected by subsidence to increase.

20%
expect river or sea flood risk to increase.

For many people, severe weather is also increasingly visible through their personal networks, driving the issue in social conversation: 35% know someone whose home has been affected by overheating in hot weather, 23% know someone whose home has been affected by storm damage, and 17% know a friend or family member whose home has been affected by surface water flooding.



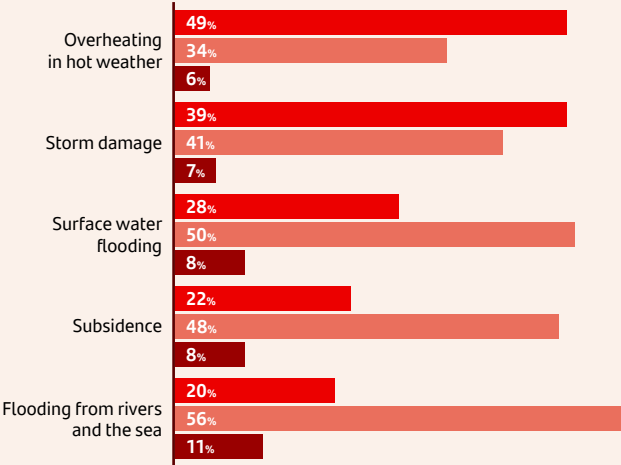
How likely is your home to be affected in the next five years?



Q. How likely, if at all, do you think it is that your home could be affected by any of the following in the next five years?

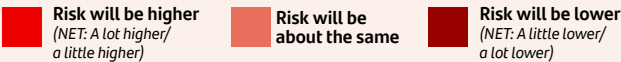
Base: All adults aged 18–75 in the UK (2,188)

Do people think the risk to their home will be higher or lower in the next 20 years?



Q. Assuming no major changes are made to your home, do you think your home's risk of being affected by each of these in the next 20 years will be higher or lower than it is now, or will it be about the same? The risk of damage will be...

Base: All adults aged 18–75 in the UK (2,188)





Awareness of risk is not matched by confidence in solutions

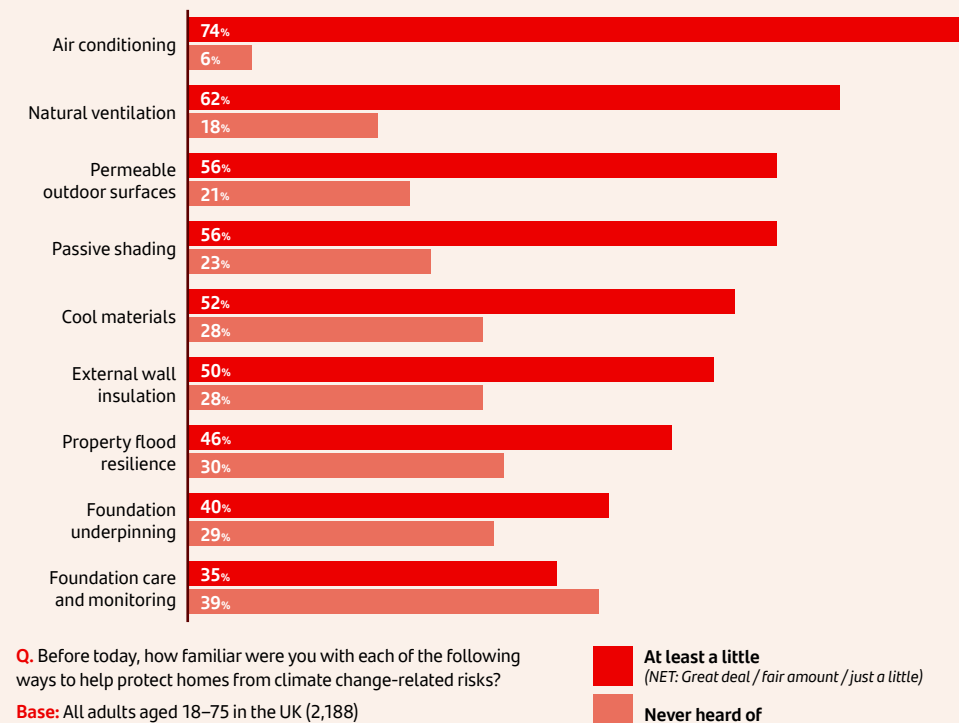
Recognition of climate related risks does not necessarily mean households know what to do next. Over a third (36%) say they are not confident that they could find information about climate risks affecting their home and how to protect it.²

Awareness of specific adaptation measures is also uneven. 30% have never heard of Property Flood Resilience measures, while 28% have never heard of cool materials (a high-reflective treatment that prevents overheating). By contrast, 74% have at least some awareness of air conditioning (i.e. report knowing at least "just a little" about it).

This matters because the most familiar response may not be the most appropriate, effective or cost efficient solution for a particular property. Familiarity could drive homeowners to adopt a solution which treats the symptoms, such as air conditioning to avoid overheating, rather than looking at the underlying resilience of the property. The challenge is therefore not simply raising awareness of climate risk, but helping households understand which measures are relevant to their circumstances and where to find trusted guidance.



How familiar are people with different ways to help protect homes from climate-related risks?



² Question: Imagine you wanted to find out more about climate risks that might affect your home, and how to go about protecting your home from these risks. How confident, or not, do you feel you would be able to find out information about this. Net: very/fairly confident – 52%. Net: not very/at all confident – 36%. Don't know – 12%. Base: All UK adults aged 18–75.



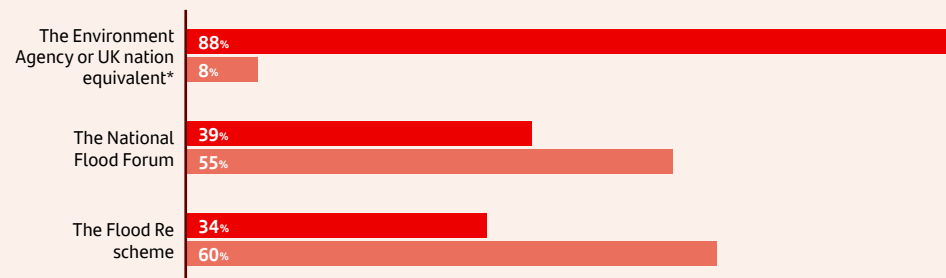
Households do not have a clear route to trusted advice

When asked where they would turn for information about protecting their home from climate related risks, 44% select government agencies or local councils and 41% select search engines. A third (33%) would use environmental organisations or charities.

Awareness of specialist organisations and schemes suggests that more people are unaware of flood schemes than aware of them. 60% have never heard of Flood Re and 55% have never heard of the National Flood Forum, compared with 88% who have at least heard of the Environment Agency or their UK nation's equivalent agency.

Santander UK believes the findings point to a practical information gap. Consumers need clear, accessible and trusted routes from understanding a risk to identifying suitable action – particularly at moments when they are already making decisions about their home.

How aware are people of organisations and schemes that help manage flood risk?



Q. How much, if anything, would you say you know about...?

At least heard of
(NET: Great deal / fair amount / just a little / heard of, know nothing about)

Base: All adults aged 18–75 in the UK (2,188)

Never heard of

* Natural Resources Wales / Scottish Environmental Protection Agency / Northern Ireland Environment Agency





Affordability and agency constrain household action

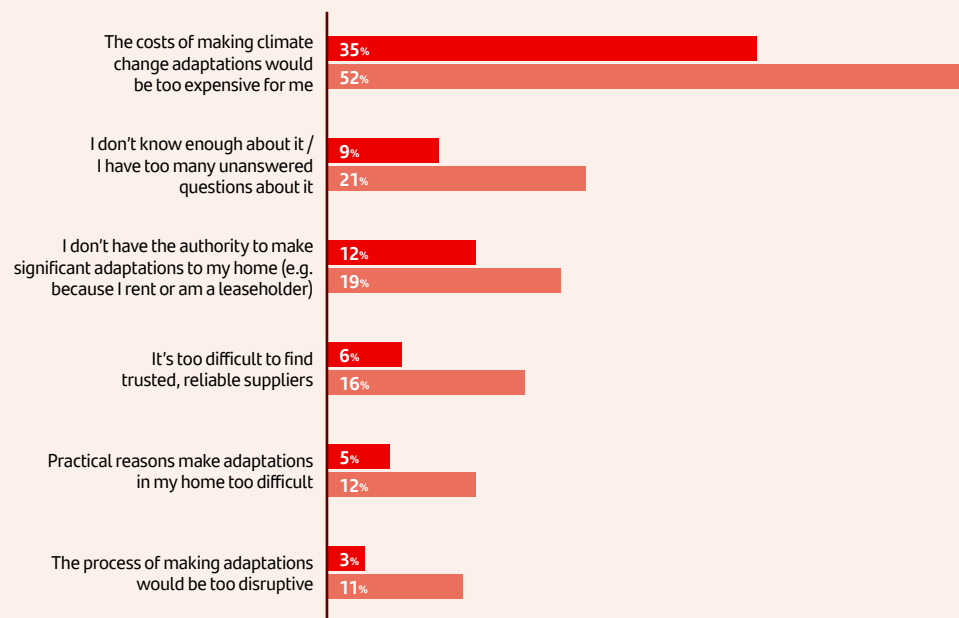
Cost is the most prominent barrier in the research. More than a third (35%) identify the expense of climate adaptations as their single biggest barrier, rising to 52% when respondents select their first and second biggest barriers. A further 21% include not knowing enough or having too many unanswered questions among their top two barriers.

There is also an agency constraint. 12% identify not having the authority to make significant adaptations – for example because they rent or are a leaseholder – as their biggest barrier. This reinforces that household resilience cannot be treated solely as a matter of individual choice and would require buy in and incentive for property owners.

Among homeowners, willingness to spend may be relatively constrained: 13% would not be willing to spend anything on changes that significantly reduce climate impacts on their home for the next 20 years; 19% would spend £500-£2,000; 25% £2,500-£5,000; and 16% £5,500-£10,000.³

If homeowners were to carry out adaptation work in the next two years, 51% say they would be likely to use personal savings, 15% a personal loan and 11% borrowing linked to a mortgage. 19% say they would not carry out the work.⁴ The finding that many homeowners are unwilling to borrow to fund climate adaptation measures suggests a lack of awareness or confidence in the effectiveness and value of these improvements.

What are the main barriers to making climate adaptations to people's homes?



Q. What do you consider to be the main barrier(s) to making climate change adaptations to your home?

Base: All adults aged 18–75 in the UK (2,188)

Single biggest barrier
(Rank 1)

First or second biggest barrier
(Rank 1 & 2)

³ Question: Please imagine that you could make changes to your home that would significantly reduce any negative impact(s) of climate change on your home for the next twenty years. What, if anything, is the maximum that you be willing to spend to do this? Base: Homeowners.

⁴ Question: Please imagine that you were going carry out work to reduce your home's risk from the effects of climate change in the next two years. In which of the following ways would you be likely to pay for this work? Base: homeowners



Climate resilience matters to housing decisions

Santander UK believes the research suggests that climate resilience is becoming relevant not only to existing homeowners, but also to how people assess a property when buying.

66% of all respondents think a climate change damage risk level or risk index should probably or definitely be included in property particulars, listings or advertisements.⁵ Of course, in order for climate risk disclosures to be meaningful, buyers need to understand and be able to interpret not only a property's exposure to risk but also its ability to withstand it.

68% say that this information would be very or fairly important when deciding whether to buy a property⁶ while 53% say a property having climate adaptation features would make them more likely to buy it.⁷

However, the findings also reveal a potential resilience signalling challenge. When asked how they would interpret visible adaptation measures, 45% say they would feel reassured that the property was prepared for climate risks, while 29% say the measures would make them worry that the property was already at risk.⁸

That tension matters. Better disclosure and clearer explanation of both climate risk and the purpose and effectiveness of resilience measures could help consumers distinguish between a property being exposed to a hazard and a property being better prepared for it.

⁵ Question: Do you think that each of the following should or should not have to be included in a property's particulars, listing, or advertisement? Net: definitely/probably should - 86%. Net: definitely/probably shouldn't - 8%. Don't know - 5%. Base: All UK adults aged 18-75.

⁶ Question: If you were to buy a property to live in, how important, or not, would each type of information be in helping you come to a decision about whether or not to buy a property you were considering? Net: very/fairly important - 85%. Net: not very/at all important - 11%. Don't know - 4%. Base: All UK adults aged 18-75.

⁷ Question: Imagine you were looking to buy a property and saw one you were seriously considering. Would the property having climate change adaptation features make you more or less likely to buy the property, or would it have no impact? Net: more likely - 53%. Net: less likely - 6%. Don't know - 8%. Base: All UK adults aged 18-75.

⁸ Question: Which statement, if any, comes closest to your view on noticing the climate change adaptations? Base: All UK adults aged 18-75.



Building resilience is a shared responsibility

Many consumers do not place responsibility for climate-resilient homes on a single actor. 88% believe property developers should be responsible to a great or some extent, 85% say the UK Government, 83% landlords and 82% homeowners. Local authorities are cited by 83%.

Views on financial services are more mixed: 58% see a role for insurance companies and 48% for mortgage lenders. The findings position lenders as one actor within a broader adaptation ecosystem, alongside government, local authorities, developers, landlords, insurers and households.

For lenders, the findings point to a potential role at relevant points in the home journey: helping customers access reliable information, improving understanding of property resilience and, where appropriate, exploring financing routes that can support suitable improvements. This needs to sit alongside the need for technical assessments, public infrastructure and funding, building standards and landlord action which will require a concerted effort from government, local authorities, developers, landlords, insurers and households themselves.

Who do people think should be responsible for making the UK's homes more climate-resilient?



Q. To what extent do you think each of the following should be responsible, or not, for making the UK's homes more climate-resilient?

Base: All adults aged 18–75 in the UK (2,188)

* Devolved governments: Scottish Government 84%; Welsh Government 79%; Northern Ireland Executive 76%. Results are based on respondents in the relevant nation only: Scotland (184), Wales (102) and Northern Ireland (62).



What can be done to close the gap?

Santander UK believes that the research points to an emerging shift in how households think about climate resilience. Many people already expect flooding, storms and overheating to affect homes, and climate risk information is becoming relevant to property decisions. Yet significant barriers remain between recognising a risk and acting on it.

Closing that gap will require more than awareness. Households need clearer information about the risks they face, practical guidance on measures that are suitable for their homes, confidence that those measures will make a difference and affordable routes to implementation. It will also require recognising that not every household has the same financial capacity or authority to act. It is a combined information, confidence, affordability and agency problem.

For the housing and financial services sectors, the challenge is to make resilience easier to understand and navigate as part of the normal home journey. Done well, that can help households make more informed decisions about the homes they live in, buy and improve – while supporting a more resilient UK housing stock over time.

	Policy ask	Rationale
1	Develop FPCs as a trusted and interoperable standard	Usable by consumers, insurers, lenders and valuers, with appropriate assurance over the resilience measures recorded.
2	Establish the financial evidence base	Use FPC pilots to demonstrate whether resilience measures reduce expected losses and translate into improved insurance availability/affordability and protected property values.
3	Link disclosure to action	Households identified as needing resilience should have access to credible advice, incentives and appropriate financing rather than disclosure becoming an end in itself.
4	Improve system-level flood-risk data	Ensure verified investment in flood defences, Natural Flood Management and other catchment interventions is reflected promptly in the models and datasets used by insurers and lenders. Improving the availability, consistency and granularity of this information would also support firms in continuing to develop the physical risk assessment capabilities expected under SS5/25.
5	Create conditions for private investment	Use public funding, appropriate risk sharing, aggregation, standardised outcomes and, where appropriate, mechanisms that create predictable revenues to crowd private capital into resilience.



Research notes

On behalf of Santander, Ipsos interviewed a quota sample of 2,188 adults aged 18-75 in the UK on the i:omnibus online. Of these, n=1417 own their own home outright without a mortgage or own their own home with a mortgage or loan. Fieldwork was conducted 4th – 9th September 2026. The samples achieved are in line with the distribution of the UK population aged 18-75, with broad quotas set on age, gender, region and working status. The data has been weighted to the known offline population proportions for age and working status within gender, and for social grade, Government Office region and education. Percentages may not sum to 100 due to rounding or because respondents could select more than one answer.

