

Property Address

Sample Site, Sample Road, Sample



## Sections in this report:

### Physical risks

 Flood

[Page 3](#)

 Ground Stability

[Page 4](#)

 Heat Stress

[Page 5](#)

 Coastal Erosion

[Page 6](#)

### Transition risks

 EPC

[Page 7](#)

#### Physical risks

We may face more frequent severe weather events, such as flooding, drought and storms, as well as gradual onset changes as a result of climate change. Such events could interrupt your intended use of the Property.

It is important to note that these physical risks are likely to also have associated transition risks.

#### Transition risks

The energy performance of the Property may require investment due to policy changes implemented in order to meet the UK government target of achieving net zero emissions by 2050.

## i Introduction to your climate change report

The Landmark Climate Change report is a desktop report, designed to highlight how climate change could impact a given property. The data baseline to inform the assessment is derived from UK Climate Projections 18 (UKCP18). Developed by the Met Office, this is the most authoritative climate projection data available for the UK. Within the data, there are four different emission scenarios known as Representative Concentration Pathways (RCPs). The RCP pathways represent a broad range of assumptions and are neither forecasts nor policy recommendations.

Climate change in the UK is projected to cause drier summers and more extreme wet winters. Even if the expected trajectory of climate change is lower than expected, we will feel some climate impact.

The risk modules shown on the right of this page have been chosen to show the potential impact that climate change could have at a property-specific level.

This report is based on a Unique Property Reference Number (UPRN)-based search rather than a boundary search and is designed to provide an overview of future risk. Further, in depth, advice and recommendations for managing current environmental risks at the property is provided within the standard environmental desktop search.

### What are RCPs?

RCPs are emission scenarios (adopted by the IPCC) that describe alternative climate change pathways depending on the volume of greenhouse gas emissions. RCPs used within this report are:

**RCP2.5** compatible with aims to limit global temperature rise by no more than 2°C by 2050.

**RCP4.5** mid-range scenarios - likely current trajectory.

**RCP8.5** used to highlight a 'business as usual' scenario, where emissions continue to rise throughout the century.

Where appropriate within this report, we have used the mid-range emission scenario (RCP 4.5) to give a projected climate change risk for the Property.

### Flooding

Climate change is likely to impact the variability of rainfall – causing extreme weather events, such as flooding, from both periods of heavy rainfall, and also from a lack of rain (drought) affecting the potential permeability of the ground.

### Ground Stability

Climate change is likely to drive an increase in subsidence related issues for properties. The most common cause of natural subsidence in the UK is the shrinking and swelling of clays. The soils swell absorbing moisture in wet conditions, and contract when they dry out, which can result in ground movement.

### Heat Stress

Climate change is causing a rise in average summer temperatures. The increase in temperature of an area can affect how people live and work and changes in temperatures will require adaptations including building design and/or local infrastructure.

### Coastal Erosion

Coastlines can be adversely affected by storms, high tides, and rising sea levels. All of these factors are likely to increase due to climate change. As such, coastal erosion is likely to be accelerated in many areas of the UK.

### Energy Performance

Energy performance of buildings is a key transition risk factor. Minimum EPC rating requirements are due to be raised in order to meet the UK government's carbon reduction targets. This could affect the value of properties which don't meet the standards.

# Flooding

## Flood risk

Flooding is a key environmental risk in the UK, and is likely to increase due to climate change.

We have provided analysis of the current risk vs the 2050 predictions using the Met Office UKCP18 data, covering river, coastal and surface water flooding. We have also provided a wider range of scenarios below. This view of risk supplements the more detailed view of current risk in your standard flood report.

## Recommendations

- 1 Ask the seller whether flooding has occurred at the Property before.
- 2 Establish the availability of buildings and contents insurance before exchanging contracts. If a high risk exists, this may be provided by the Flood Re Scheme. This scheme is due to end in 2039.

## For further information

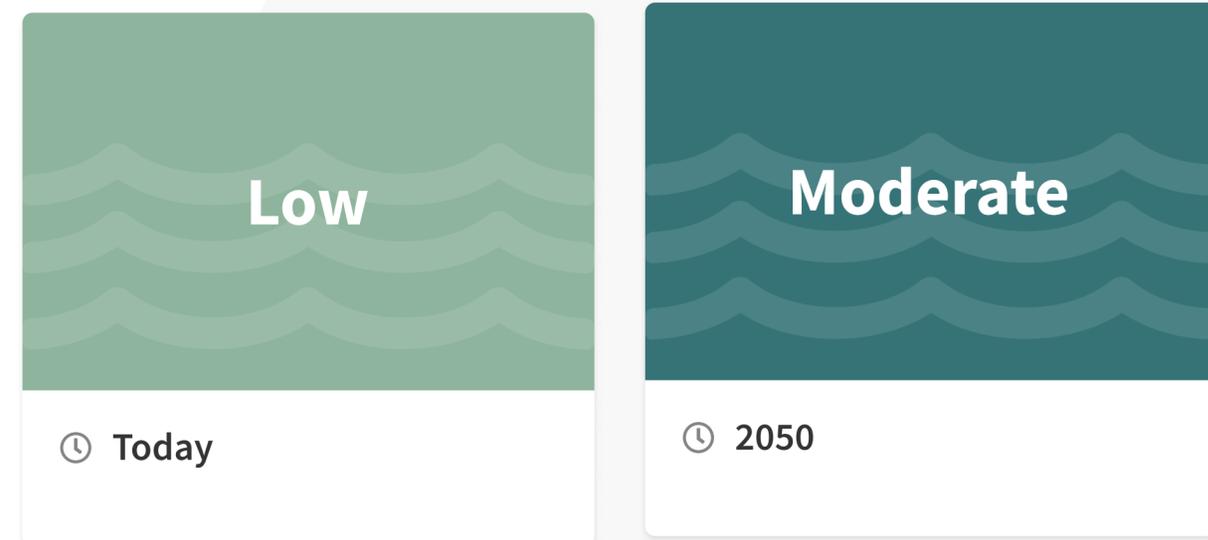
- 1 Review your current flood report which provides a more detailed review of risk now.
- 2 The government has set out its 2021-2027 investment for flood defences policy. The local authority should be able to provide further information on any schemes benefiting the area.

## Why we search this

Flood risk is currently measured to affect 5.4 million properties in the UK. Climate change impacting weather patterns is expected to result in more flooding across the UK. This is due to wetter winters, more frequent and severe flash flooding and storm events.

## Risk of flooding

Based on a projected RCP 4.5, the Property faces the following risk:



## Flood stress test

To assist with investment modelling and climate stress testing, we have summarised risk from a specific range of RCP and Epochs:

RCP/Epoch	2030	2050	2080
2.6	Low to Moderate	Moderate	Moderate
4.5	Low to Moderate	Moderate	Moderate to High
8.5	Moderate	Moderate to High	Moderate to High

## Ground Stability

### Subsidence

Natural subsidence risk is associated with building in areas that are prone to ground instability as a result of the underlying geology.

The most common cause of natural subsidence in the UK is the shrinking and swelling of clays. The soils swell absorbing moisture in wet conditions, and contract when they dry out, which can result in ground movement. Further information on current risk can be found in the Ground Hazards section of your current environmental report.

### Recommendations

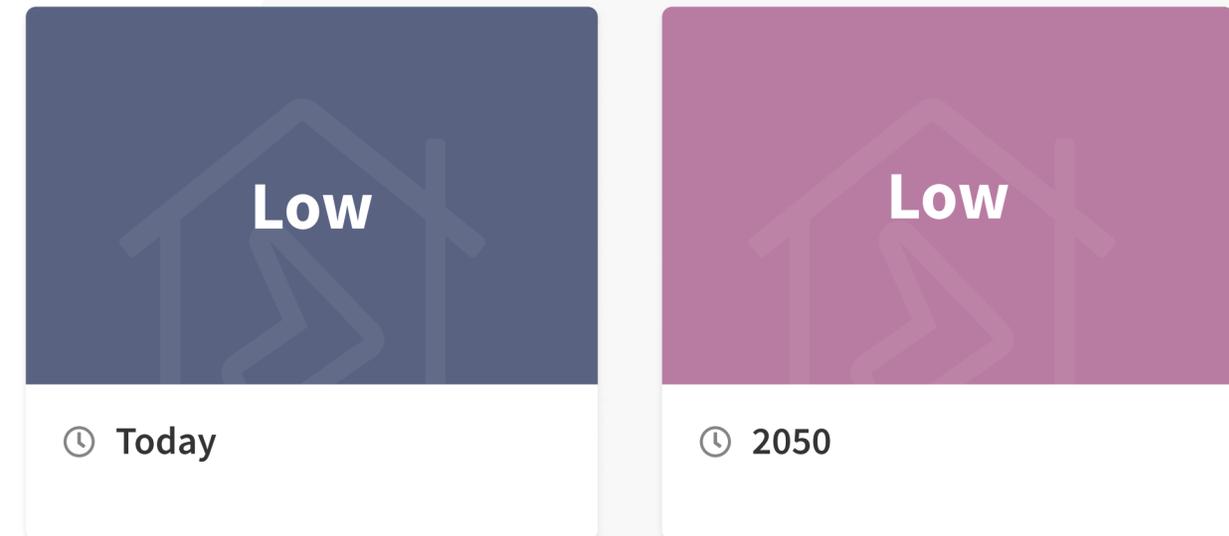
- 1 Speak to a structural surveyor if you have concerns about the property and arrange a physical inspection.
- 2 The BGS provide information on steps that can be made to limit future impact of subsidence related issue and what to look out for: <https://www.bgs.ac.uk/news/six-ways-to-prepare-your-home-for-climate-change-related-subsidence/>
- 3 Check the terms of insurance before completing and make sure you are comfortable with the policy on offer. This may also reference other types of ground movement. Any past claims may be as a result of non-geological issues and instead be linked to property specific causes such as damaged pipes or tree roots.

### Why we search this

The British Geological Survey (BGS) expect that climate change will result in increased subsidence related issues. By 2030, the BGS report that more than 3% of properties are likely to be affected, and by 2070, over 10%. The greatest risk is expected to be in the southeast of England and London due to the nature and age of the clay formation <https://www.bgs.ac.uk/news/maps-show-the-real-threat-of-climate-related-subsidence-to-british-homes-and-properties/>.

### Ground stability projections

Based on a projected RCP 4.5, the Property faces the following risk:



### Ground stability stress test

To assist with investment modelling and climate stress testing, we have summarised risk from a specific range of RCP and Epochs:

RCP/Epoch	2030	2050	2080
2.6	Low	Low	Low
4.5	Low	Low	Low to Moderate
8.5	Low to Moderate	Low to Moderate	Low to Moderate

## Heat Stress

### What impacts heat stress?

A building's design will have a large impact on how the property traps heat (solar gains). Other key aspects will include large areas of glazing where mitigation has not been considered and how well it is ventilated. However, the geography and location of the property can also have an impact. Properties in high density areas away from green spaces are likely to be hotter.

### Recommendations

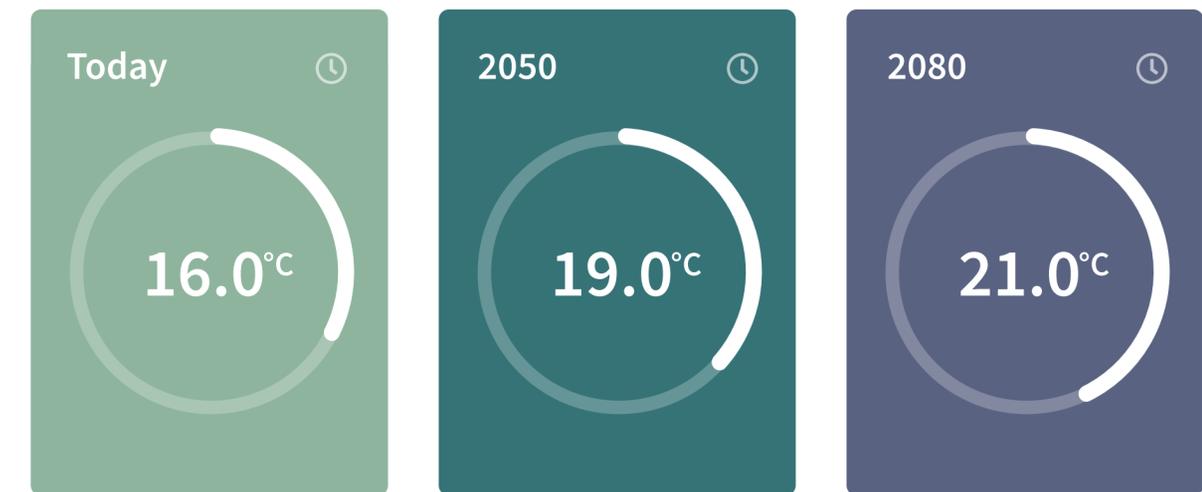
- 1 If you have concerns about high indoor temperatures, there are practical steps you can take that may help in managing the temperature inside your property. It also sets out which types of dwellings are more prone to overheating and which demographics are likely to be more susceptible - <https://www.gov.uk/government/publications/heatwave-plan-for-england/beat-the-heat-keep-cool-at-home-checklist>
- 2 In June 2022, Part O of Schedule 1 to the Building Regulations came into effect, relating to mitigating overheating. Speak to the developer to confirm if this has been taken into account. A non-technical document should exist for the property under the regulations.

### Why we search this

The Met Office have stated that climate change is already causing warming across the UK and the UK's ten warmest years on record have occurred since 2002. It is predicted that based on UKCP18, the most up to date Met Office climate predictions, by 2070, summer temperatures will be between 1 – 6°C warmer and 60% drier with a greater possibility of heatwaves - <https://www.metoffice.gov.uk/weather/climate-change/effects-of-climate-change>.

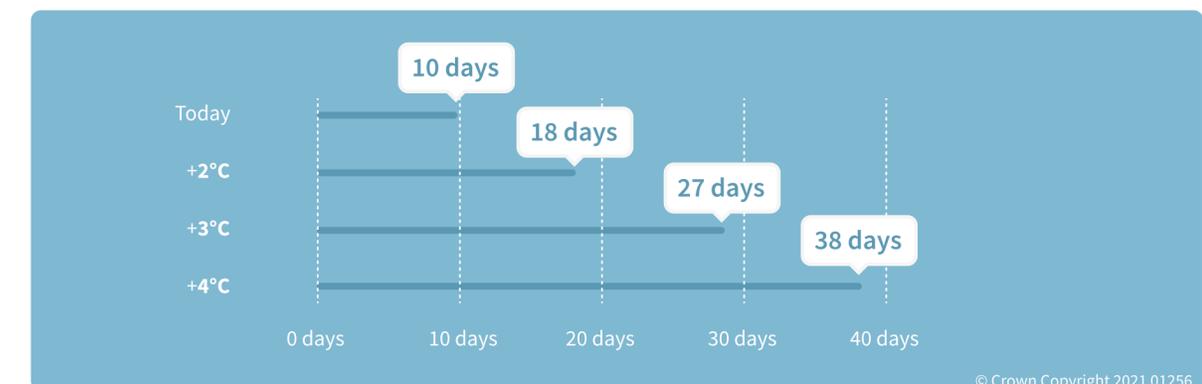
### Average summer temperature

Based on current models the Property will face the following average temperatures over time, for RCP8.5 - the only scenario modelled by UKCP18 at a local level:



### Days where temperatures exceed 25°C

The graph below shows the amount of days in the UK exceeding 25 degrees based on global temperature increases:



## Coastal Erosion

The policy for the area (Shoreline Management Plan) will play an important role in how locations that are at risk are affected. For England and Wales useful resources have been provided to understand what the local policy is for the short, medium and long term.

Policy is split between 4 different management methods categorised below:

- no active intervention - no current plans to build any defence
- hold the existing defence line - maintaining current defence
- managed realignment - allowing the shoreline to move to an agreed position
- advance the line - new defences planned extending the land area out to sea.

For Scotland, Flood Maps provide areas likely to be susceptible to coastal erosion.

### Recommendation

- 1 If you're buying a property in very close proximity to the coast in an potentially vulnerable area, review the related Government Agency's online and free to use flood map.

England - the Environment Agency National Coastal Erosion Map: <https://environment.maps.arcgis.com/apps/webappviewer/index.html?id=9cef4a084bbb4954b970cd35b099d94c>

Wales - The Natural Resources Wales National Coastal Erosion Risk Map: <https://datamap.gov.wales/maps/national-coastal-erosion-risk-management-ncerm-map/view#/>

Scotland - The Flood Risk Management Maps on the SEPA website provide information.

### Why we search this

Coastal erosion is a natural occurrence expected to affect certain areas of the UK coastline. Climate change through more severe storms and sea level change is expected to result in higher erosion.

While the percentage of properties at risk will be small, the impact would be significant.

Property distance from coast:

222m

#### 10 key towns at risk

- A. Happisburgh, Norfolk
- B. Kessingland, Suffolk
- C. Hornsea, East Riding of Yorkshire
- D. Withernsea, East Riding of Yorkshire
- E. Sunderland, Tyne & Wear
- F. Filey, North Yorkshire
- G. Camber, East Sussex
- H. Pevensey Bay, East Sussex
- I. Shoreham-by-Sea, West Sussex
- J. Bognor Regis, West Sussex



# Lightbulb EPC

## Energy performance

Landlords will need to demonstrate the building has reached the highest EPC band that a cost-effective package of measures can deliver.

Date	Minimum EPC rating for rented properties	Self-Fund Cap for Landlords
1st April 2020	All rented buildings must have valid EPC: EPC E	£3,500 (inc VAT)
1st April 2025	New Tenancies: EPC C (At Consultation Stage)	£10,000
1st April 2028	All Tenancies: EPC C (At Consultation Stage)	£10,000

If an exemption applies, landlords will need to register this on the PRS Exemption Register. It is the landlord's obligation to ensure they are compliant.

## Recommendations

- 1 Review your EPC. This should set out remedial measures that could be followed to improve energy efficiency.
- 2 The Government has set out a table of recommended measures to improve efficiency of residential properties. You may wish to consult a surveyor for property specific recommendations, <https://www.gov.uk/guidance/domestic-private-rented-property-minimum-energy-efficiency-standard-landlord-guidance>.

### Why we search this

The Government's Energy White Paper sets out that the 2020s must be a decade of action on tackling emissions to help meet the statutory obligations for net zero by 2050. The Minimum Energy Efficiency Standard (MEES) was set out by the Energy Efficiency (Private Rented Property) (England and Wales) Regulations in 2015 and future policies on minimum EPC standards can be expected in the future.

# Valid EPC certificate ✓

## Current Property rating:

Inspected 15 Sep 22 | Valid until 15 Sep 27

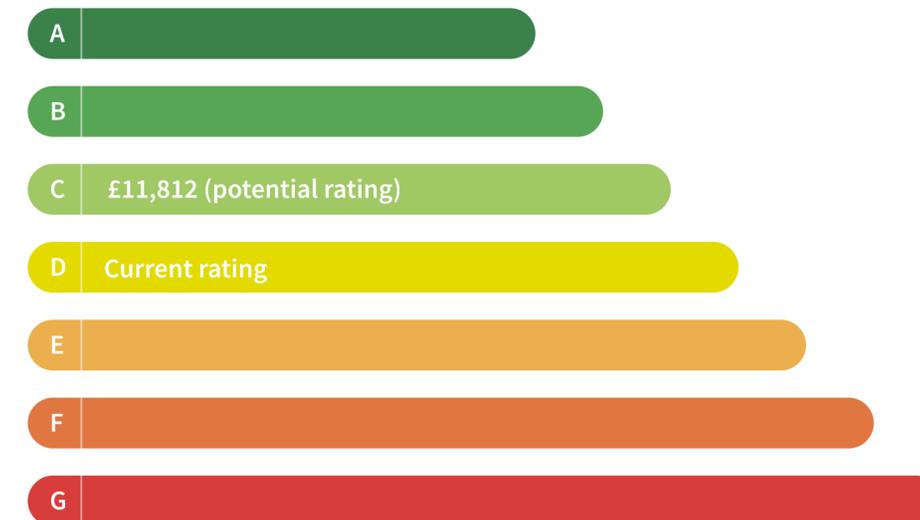


## Potential rating this Property could achieve:

Consider improving the rating to decrease running costs



## Indicative costs to improve EPC rating



# Useful information

## The Purpose and Scope of the Report

The Landmark Climate Change Report is a desktop report, designed to enable property professionals, property investors or businesses to understand how climate change could impact a given property. The data baseline to inform the assessment is derived from UKCP18. The report is property specific, based on a UPRN.

## Stress Testing

As the future climate scenario is unknown and may change in future, in some instances alongside the assessment we have also provided other scenarios to assist with other decision making.

## What are climate risks?

The Impacts from climate change could affect UK companies in many ways. Both the UK Government and the Bank of England have advocated climate related disclosures, which was set out by the Task Force for Climate Related Financial Disclosures in their 2017 recommendations.

## The Paris Agreement

Goal 13 of the UN Sustainable Development Goals calls for urgent action to combat climate change. The Paris Agreement on climate change officially entered into force on 4th November 2016. As of 2020, 195 signatories and 189 countries have joined the Paris Agreement.

The agreement pledges that signatories will take steps to limit temperature rise to well below 2°C by 2050. Both the EU and the UK have pledged climate action and have now written into law that they will have net-zero greenhouse gas emissions by 2050.

## Industry White Paper

Landmark Information Group asked leading property experts to contribute to a climate change white paper, which sets out the physical and transitional risks that the industry faces. The paper proposes workable solutions to the challenge of reporting on and responding to the risks. You can read the white paper here: <https://climatechange.landmark.co.uk>

## UKCP18

UK Climate Projections 2018 (UKCP18) is the Met Offices climate projection tool for the UK, which is the update from UKCP09. The data provides probabilistic scenarios for how the climate of the UK may change over the 21st Century. The Met Office states that the tools have been designed to help decision-makers assess their exposure to the climate.

Source: <https://www.metoffice.gov.uk/research/approach/collaboration/ukcp/about/what-is-ukcp#:~:text=The%20UKCP18%20project%20uses%20cutting,change%20over%20the%2021st%20century>

Representative Concentration Pathways (RCPs)	Change in Temperature (C) by 2081-2100	Description
RCP2.6	1.6 (0.9-2.3)	Emissions strongly reduced
RCP4.5	2.4 (1.7-3.2)	Mitigation implemented but Paris Agreement missed (IPCC moderate scenario)
RCP6.0	2.8 (2.0-3.7)	2nd medium emission stabilisation pathway
RCP8.5	4.3 (3.2-5.4)	Emissions continue to grow unmitigated

## Task Force for Climate Related Financial Disclosure (TCFD) Recommendations

Understanding future climate risk requires consideration as part of the ‘Task Force for Climate Related Financial Disclosures’ (TCFD Recommendations). Within the recommendations, risk management is an integral step where organizations are expected to identify, assess and manage climate related risks.

These recommendations are fast becoming the linchpin of best practice, at an industry and national policy level. The Better Building Partnership (BBP) is a collaboration of the UK’s leading commercial property owners. Its members have signed a ground-breaking commitment to deliver net zero carbon real estate portfolios by 2050. Member organisations are also committing to developing climate change resilient strategies in line with the TCFD Recommendations.

## Useful information

### Transition risks for built environment

The Government are committed to net zero emissions by 2050. In order to achieve this target, the Government are looking at ways the UK can reduce its emissions in all sectors. One of these has been a focus on buildings. The UK has nearly 30 million buildings (27 million of which are residential) and include some of the oldest building stock in Europe. Heating and powering buildings currently accounts for 40% of the UK's total energy usage. Therefore, there is a need to improve the energy efficiency of our homes and buildings.

The Future Homes and Buildings Standard is not due to be implemented until 2025, however through consultations, Parts L (conservation of fuel and power) and F (ventilation) of the Buildings Regulations for new dwellings were changed in 2021. From 2025, new homes built after this time, will produce 75%-80% less carbon emissions than homes delivered under the old regulations.

Existing homes and some home improvements will also be subject to higher standards but these will only come when the occupants want to make thermal upgrades or if building an extension. These are already being asked for. Part L for example requires changes in ventilation. For existing domestic buildings, background ventilations should be fitted to all replacement windows.

There will also be a phase out of gas boilers. The sale of new gas boilers will be prohibited from 2025 and they will be replaced by heat pumps and – depending how the technology develops- hydrogen boilers.

### Report Limitations

In producing this Climate Change Report we have selected relevant data sets for the risks identified in this report. Our assessment is based on one of three RCPs – 2.6, 4.5 and 8.5 and a c.5 year, 30 year and 50 year scenario. It is quite possible that the actual pathway that is taken is not in fact the reported RCP or that the effects of climate change for this scenario are not as currently predicted by the IPCC. It is also highly likely that the data sets that we use and the modelling that we carry out will evolve over time. Therefore, this report should be read in the context that there is a high level of uncertainty on how the climate will change over the next 30-50 years and the report can only give a broad indication on how the identified risks may develop over this period.

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Salisbury  
Wiltshire SP1 2BP

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Fax: 01722 332296

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Email: [admin@tpos.co.uk](mailto:admin@tpos.co.uk)

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