

# THE CLIMATE REPORT

Helping homebuyers to understand the future exposure to hazards posed by our changing climate.

## The Climate Report Communicating properties' changing hazard exposure due to climate change.

### Report Summary

Our climate is already changing and it will continue to change over the coming decades. Even under the most optimistic climate scenarios, our summers could become hotter and drier, and our winters could become warmer and wetter. In addition, more frequent and severe extreme weather events are expected, and sea levels could continue to rise. These climatic changes could increase the level of threat from many physical hazards to properties across the UK.

This report provides a summary of how physical hazards affecting this property could change over the coming decades. The report covers soil subsidence, coastal erosion, wind speed and storms, as well as flooding. Information on how the local climate is predicted to change is also included. Because different rates of change are expected depending on how quickly we reduce greenhouse gas emissions, this reports the expected changes to hazards for both medium\* and high\*\* emission scenarios.

### Site Details

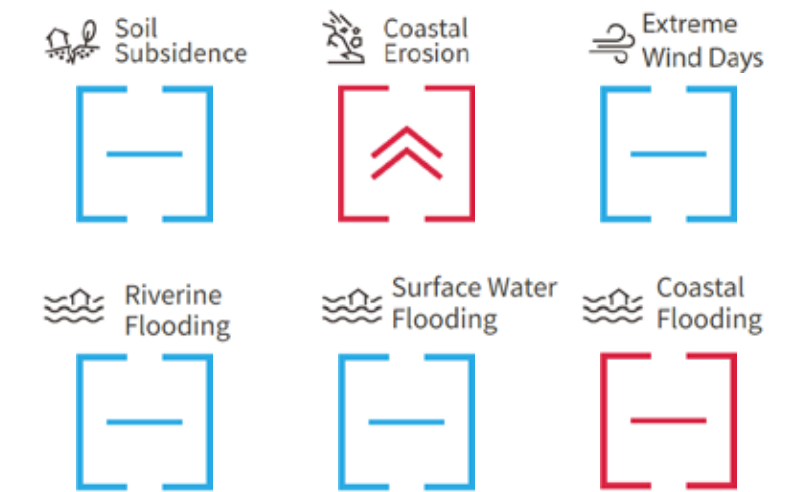
**Report address:**  
Sample Report

**Report details:**  
Sample Report

**Date:** 14/03/2022



### Changing Hazard Exposure Dashboard (High Emission\*\*)



**Chevron Shape:**  
Change in hazard exposure from Present-2050s (average UK mortgage length), High Emissions Scenario\*\*

High decrease   Low decrease   No change   Low increase   High increase

**Chevron Colour:**  
Hazard exposure by the 2050s (average UK mortgage length), High Emissions Scenario\*\*

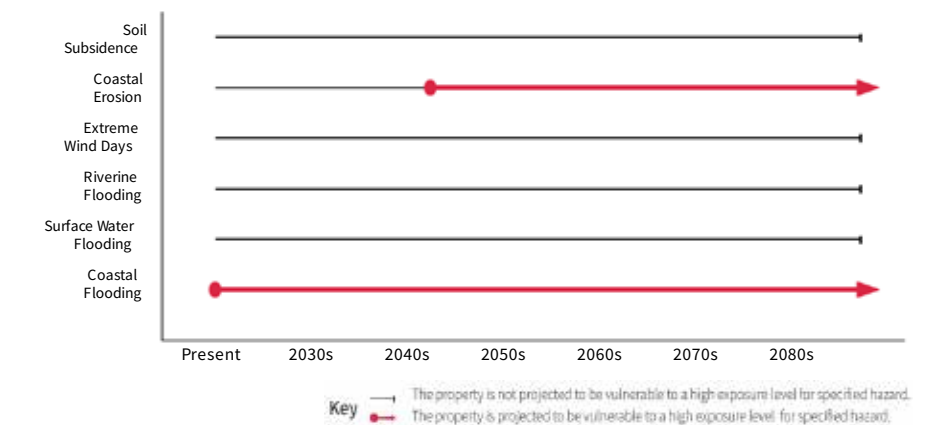
Very Low   Low   Medium   High

### Site Location



### Hazard Exposure Timeline (High Emission\*\*)

The hazard exposure timeline identifies **when** each hazard at the property location will reach the **high exposure level** under a **High Emissions Scenario\*\***.



\*Medium Emissions Scenario: Equivalent to 2.4°C global warming by 2100s, \*\*High Emissions Scenario: Equivalent to 4.3°C global warming by 2100s.



For further information or queries on any of the information provided in this report, head to The Climate Hub website or get into contact with the climate specialist team at Terraforma.

Call : 0330 900 7500  
Email : insight-info@dyeanddurham.com



When being **certain** is everything

In conveyancing, there is a tendency to look backwards to determine risk levels. It's time to start using insight & data to look forward.


Our innovative new product allows you to consider the impact climate change will have on property in the future.



# INTRODUCING **THE CLIMATE REPORT**

The effects of climate change can already be felt all over the world. Warmer temperatures, rising sea levels, changing rainfall patterns and extreme weather conditions are all evidence of shifts in our climatic systems. Greenhouse gases, aerosol emissions and land use all affect our climate and problems will only increase over the coming decades.

Supporting your due diligence processes, the report combines a number of data sets and looks at different scenarios to expose how changes in our climate could impact the built environment over the next 70 years.



Communicating properties' changing hazard exposure due to climate change.

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Terraforma's  
Geohazard & Risk Experts

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■ Very Low  
 ■ Low  
 ■ Medium  
 ■ High

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#### Site Location



#### Hazard Exposure Timeline (High Emission\*\*)

The hazard exposure timeline identifies **when** each hazard at the property location will reach the **high exposure level** under a **High Emissions Scenario\*\***.




Soil Subsidence	[Timeline bar from Present to 2080s]
Coastal Erosion	[Timeline bar from 2040s to 2080s]
Extreme Wind Days	[Timeline bar from Present to 2080s]
Riverine Flooding	[Timeline bar from Present to 2080s]
Surface Water Flooding	[Timeline bar from Present to 2080s]
Coastal Flooding	[Timeline bar from Present to 2080s]

**Key**

- The property is not projected to be vulnerable to a high-exposure level for specified hazard.
- The property is projected to be vulnerable to a high-exposure level for specified hazard.

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\*Medium Emissions Scenario Equivalent to 2.4°C global warming by 2100s. \*\*High Emissions Scenario Equivalent to 4.3°C global warming by 2100s.

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1 of 7

**HELP YOUR CLIENTS  
TO MAKE AN INFORMED  
DECISION WHEN IT COMES  
TO THEIR PROPERTY  
INVESTMENT NOT JUST  
IN THE SHORT TERM BUT  
FOR YEARS TO COME.**



### **EASY TO UNDERSTAND**

Simple hazard scoring allows a comparison between the different **hazards** and **time** periods



### **CLEAR & CONCISE**

Quickly identify **when** the property will be at a high exposure to **what hazard**



### **EXPERT CUSTOMER SUPPORT**

All enquiries can be directed to the experts at **Dye & Durham Insight & Data**



### **ONGOING ACCESS TO INSIGHT**

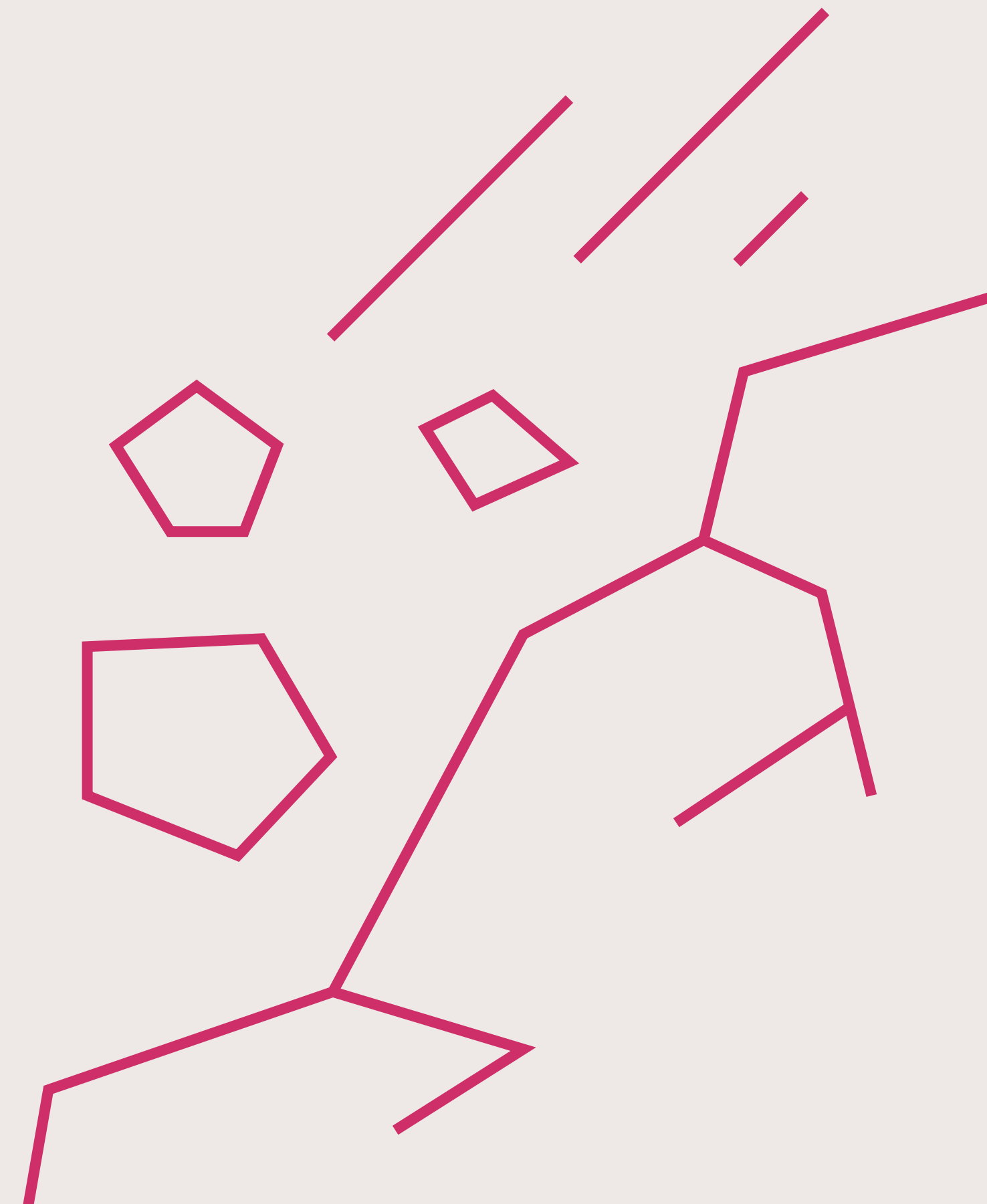
Complimentary access to the Climate Hub allows your client to **track climate impacts**, even after purchasing their property

**THE CLIMATE REPORT**  
COVERS A NUMBER OF  
DIFFERENT HAZARDS,  
INCLUDING



# COASTAL EROSION

Properties by the coast are often more vulnerable to erosion because of the softer ground types on which they are built. This erosion timeline is further exacerbated by rising sea levels.





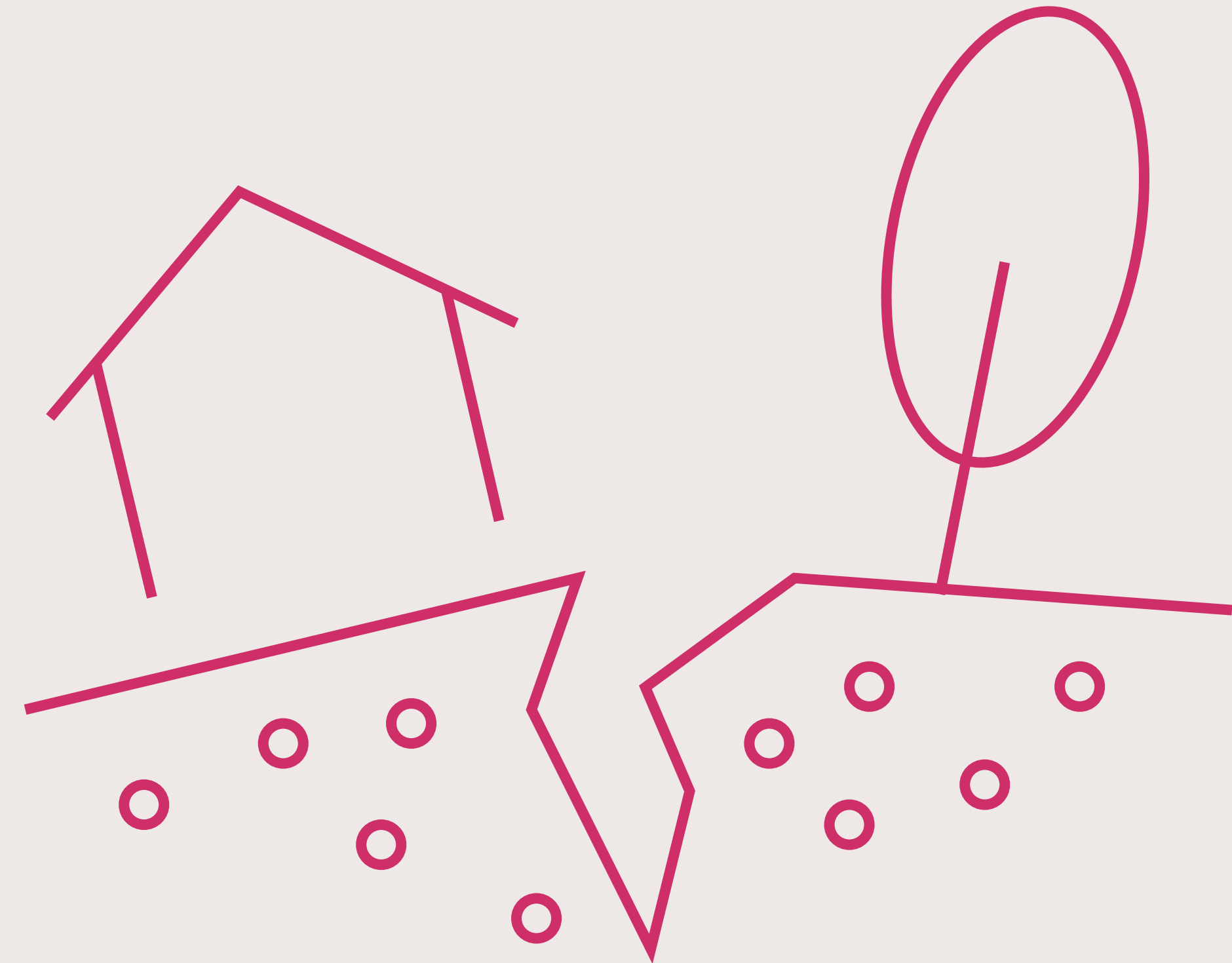
**FACT:** APPROX. 4,000  
PROPERTIES ARE AT  
SUBSTANTIAL RISK FROM  
COASTAL EROSION  
ACROSS GREAT BRITAIN.  
IN THE NEXT 80 YEARS,  
THIS FIGURE IS EXPECTED  
TO REACH 23,000

Source  
National Ground and Climate Risk Model



# SOIL SUBSIDENCE

Rising temperatures and increased rainfall cause soils to shrink and swell, affecting the stability of foundations.





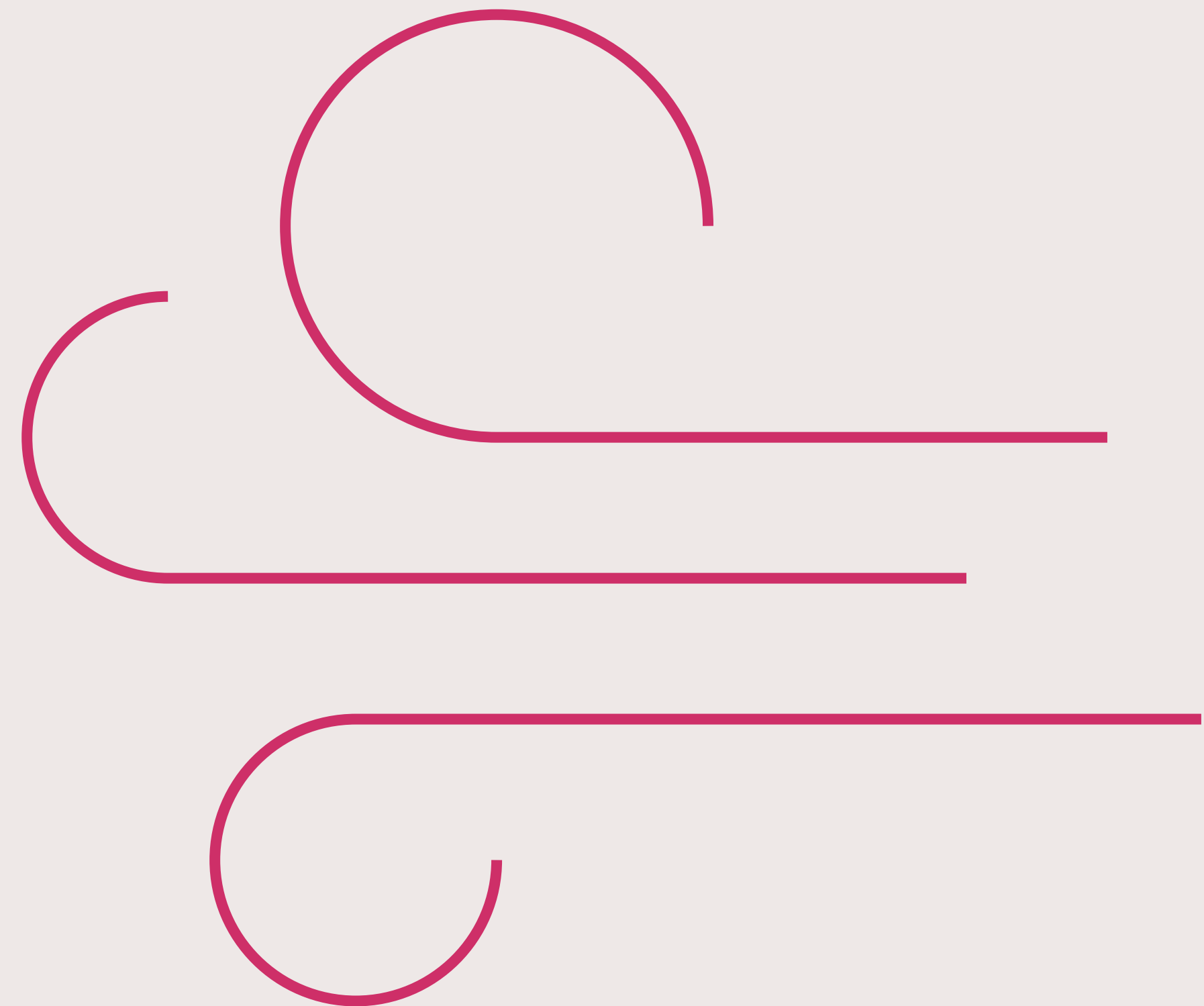
**FACT: OVER HALF A MILLION  
MORE PROPERTIES WILL BE  
AT A HIGH EXPOSURE TO  
SOIL SUBSIDENCE IN THE  
NEXT 60 YEARS**

\*under a high emission scenario

Source  
National Ground and Climate Risk Model

## **EXTREME** WINDS

Storms are known to cause damage to property and are the costliest natural peril covered by UK insurers. Major winter windstorms are projected to increase in frequency.



**FACT: AN ADDITIONAL  
36,000 PROPERTIES WILL  
BE EXPOSED TO EXTREME  
WINDS BY 2070**

\*under a high emission scenario

Source  
National Ground and Climate Risk Model



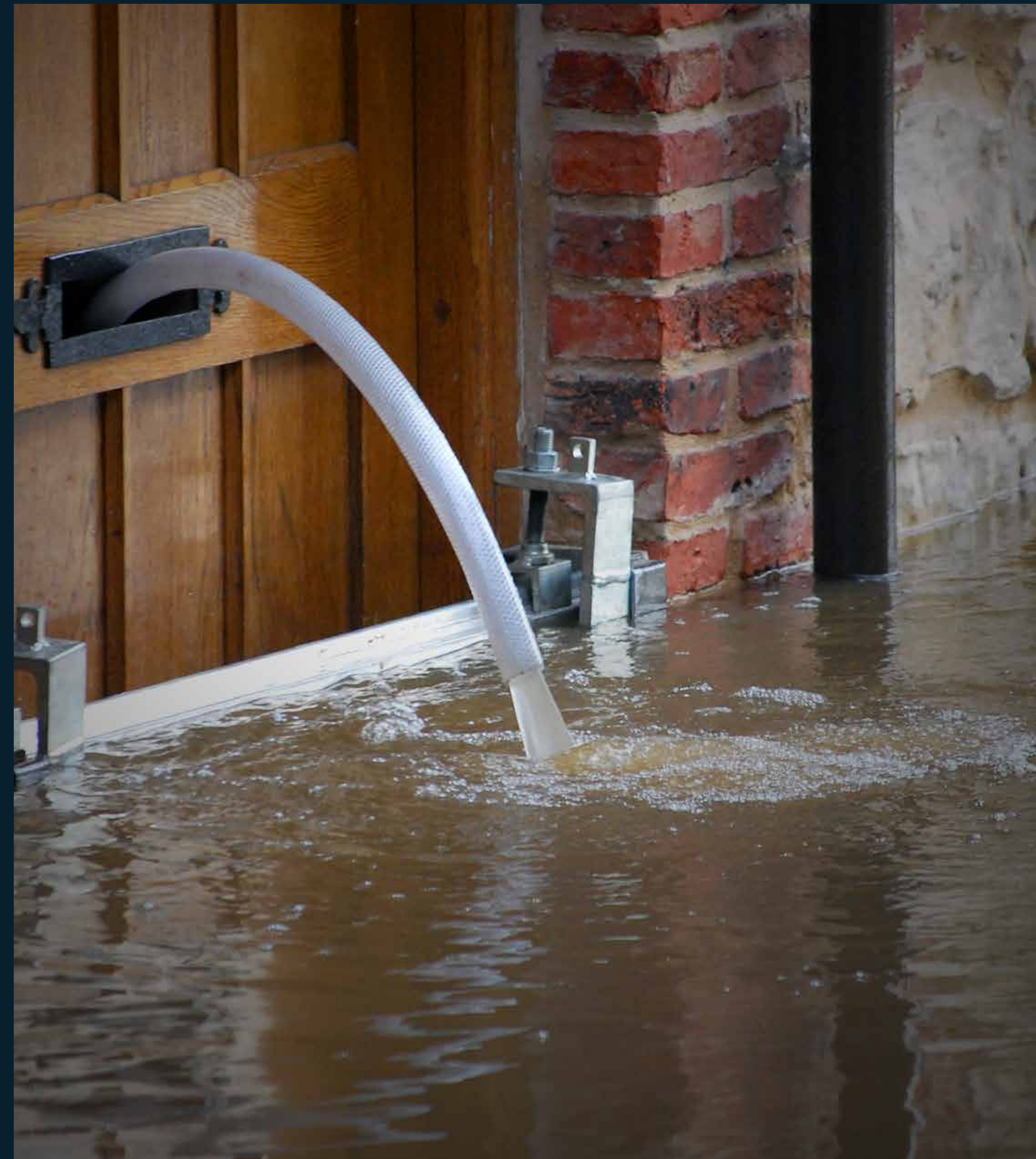
# FLOOD RISK

1 in 6 homes in England is at risk from flooding. As the UK gets wetter, flooding from natural bodies of water including riverine and coastal flooding, and the number of ‘flash flood’ surface water events caused by lack of drainage is expected to increase substantially.



**FACT: 1.1 MILLION  
HOUSEHOLDS IN GREAT  
BRITAIN ARE CURRENTLY  
AT SUBSTANTIAL RISK OF  
INLAND FLOODING. THIS IS  
PROJECTED TO RISE BY 24%  
OVER NEXT 30 YEARS**

Source  
Fathom UK





**FACT: 75% OF ADULTS IN GREAT BRITAIN SAY THAT THEY ARE WORRIED ABOUT THE IMPACT OF CLIMATE CHANGE**

**Source**

Office for National Statistics - Opinions and Lifestyle Survey, October 2021



## | THE TECHNICAL BIT

The data within the report is already being used by top UK banks, insurers and lenders.

### **Data Sources:**

- > Met Office
- > National Ground Risk Model (our in-house modelling)
- > Fathom (Flood Experts)

### **This report incorporates two emission scenarios**

A Medium and High Emission Scenario. The Medium Emissions Scenario is equivalent to 2.4°C global warming by 2100s. The High Emissions Scenario is equivalent to 4.3°C global warming by 2100s. For soil subsidence, extreme wind days and flooding data the emission scenarios are based on the UKCP18 Representative Concentration Pathways (RCP). RCP4.5 is considered to be the most likely or expected scenario to occur, termed a Medium Emissions Scenario\* in this report. RCP8.5 is considered to be the current worst case or most extreme scenario to occur, termed a High Emissions Scenario\*\* in this report.

The Insight & Data team at Dye & Durham UK uses best in class information and expert interpretation to continually improve how risk is reported. This helps to protect your client now and in the future enabling them to make an informed choice. Get your climate report today.

### **For more information**

Call 0300 900 7500

Or email [insight-data@dyedurham.com](mailto:insight-data@dyedurham.com)



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