

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.

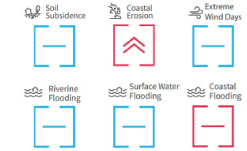
Site Details

Report address:
Sample Report

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Sample Report

Date: 14/03/2022

Changing Hazard Exposure Dashboard (High Emission**)

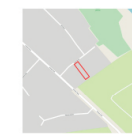


Change Status:
Change in hazard exposure from Present(2020) coverage (at coverage length): High (Red), Medium (Orange), Low (Green)

Change Color:
Hazard exposure is the color having the average length: High (Red), Medium (Orange), Low (Green)

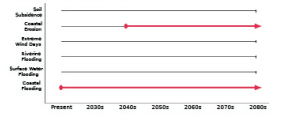
Legend: New Color, Low, Medium, High

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**.



For the first time, UK Conveyancers can inform homebuyers of the hazards arising from climate change that could affect their property in the future.

The effects of climate change can already be felt all over the world. The UK will experience warmer, wetter winters and hotter, drier summers.

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 - with the **only climate report designed for homebuyers**.



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** with dashboards throughout



EXPERT CUSTOMER SUPPORT

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



ONGOING INSIGHT

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



When being **certain** is everything

THE CLIMATE REPORT MODELS THE IMPACT OF CLIMATE CHANGE ON THE FOLLOWING HAZARDS:



SOIL SUBSIDENCE

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



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.



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.



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.

HELP YOUR CLIENT TO PROTECT THEIR INTERESTS, NOW AND IN THE FUTURE

Add the Climate Report to your search pack today.

For more information

Call 0300 900 7500 or email insight-data@dyedurham.com

WHY CONSIDER THE IMPACTS OF CLIMATE CHANGE **NOW**, AS PART OF A **PROPERTY PURCHASE**?

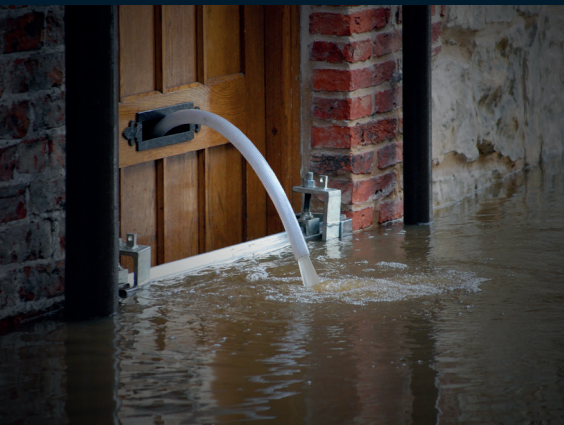


FACT: APPROX. 4,000 PROPERTIES ARE AT SUBSTANTIAL RISK FROM COASTAL EROSION ACROSS GREAT BRITAIN. IN THE NEXT 80 YEARS, THIS FIGURE IS EXPECTED TO REACH 23,000⁺

National Ground & Climate Risk Model

FACT: THERE WILL BE AN INCREASE OF 555,575 PROPERTIES⁺ AT A HIGH EXPOSURE OF SOIL SUBSIDENCE FROM PRESENT DAY TO THE 2080'S

National Ground & Climate Risk Model



FACT: THE NUMBER OF HOUSEHOLDS IN THE UK AT SUBSTANTIAL RISK OF FLOODING IS DUE TO RISE BY 24%⁺ OVER THE NEXT 30 YEARS

FathomUK

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.

⁺ under the high emissions scenario