

Strengthening local resilience:

Flooding and subsidence risk to 2050

Flooding and extreme heat are becoming more frequent and more severe - and the costs, disruption and recovery time associated with them are increasing.

As one of the UK's largest insurers and long term investors, Aviva has a strong interest in ensuring that homes, infrastructure and communities remain **safe, insurable** and **investable** over the long term. Strengthening resilience is central to supporting sustainable growth, functioning housing markets and secure local places.

Building Future Communities

Aviva's *Building Future Communities 2025* report brings together the latest climate projections, national datasets and property level analysis to assess how flooding, subsidence and heat risks are expected to evolve between now and mid century.

It finds that:

1. Flooding risk is rising

Flooding is already one of the most significant environmental risks facing the UK, and the evidence shows this risk will continue to grow.

- In **England**, the number of homes at risk of flooding could rise by around **27%**, reaching **around 8 million properties by 2050**.
 - **Surface water flooding** is projected to have the largest rise in risk, with the number of high risk properties rising by around **two thirds**!
 - Urban areas are particularly exposed due to dense development, hard surfaces and ageing drainage infrastructure.
- In **Scotland**, river and coastal flood risk could affect **around 80% more properties**, with surface water flood risk more than doubling by 2080¹.
- In **Wales**, river and coastal flood risk could increase by **almost 90%**, alongside significant growth in surface water flooding by 2120¹.

2. Subsidence risk is spreading

Hotter, drier summers are intensifying subsidence risk - the gradual sinking of the ground - particularly in areas with clay rich soil, creating long term maintenance and remediation costs for homes and local infrastructure.

- By **2050**, around **1.4 million additional properties across the UK** could be at risk of subsidence¹.
- While the **South East of England** remains the epicentre, risk is projected to expand into the **Midlands, East of England and South Wales**!

Local government on the frontline

The Building Future Communities evidence reflects what many councils are already experiencing: climate risks are becoming more frequent, **more localised and more disruptive**, placing growing pressure on housing, highways, drainage, public assets and local services.

Local authorities are managing the impacts of flooding and ground movement alongside sustained expectations to accelerate housing delivery, support regeneration and deliver services within tight and competing resource pressures.

Our recent analysis highlights the scale of this challenge: **one in nine new homes built in England between 2022 and 2024²** were constructed in areas already at high or medium risk of flooding, reflecting the difficult trade offs councils are navigating around land availability, viability and delivery pace.



Building homes fit for the future

Reducing future climate risk will require action across planning, housing and infrastructure. To support this, Aviva is calling on government to:

- **Strengthen planning rules** to prevent unprotected development in current and future flood-risk zones.
- **Amend building regulations** to require low-cost, proven Property Flood Resilience (PFR) measures in new homes.
- **Standardise the use of Sustainable Drainage Systems (SuDS)** in new developments.
- **Scale-up natural flood management**, supported by clearer funding and private finance frameworks.
- **Ensure homes are designed to manage heat risk**, not just historic climate conditions.
- **Prioritise subsidence prevention** by raising awareness, promoting mitigation (e.g. semi-permeable hard surfaces), and improving drainage' nationwide.

Supporting resilient communities

The evidence¹ shows that **designing resilience to climate risks such as flooding and extreme heat in early** – through planning, design and infrastructure choices – offers the greatest opportunity to reduce future disruption and cost, while also supporting strong long-term investment value.

Local authorities play an important role in managing and reducing climate risks through:

- Planning policy and development decisions.
- Surface water and drainage management.
- Highways, green infrastructure and the public realm.
- Emergency planning and community leadership.

How Aviva can help

Aviva can support local authorities by:

- Providing place-based data and insights on flood, subsidence and heat risk.
- Sharing evidence on practical, cost-effective resilience measures.
- Bringing an insurer and investor perspective into national and local policy conversations.
- Supporting dialogue on how resilience underpins growth, insurability and long-term investment.
- Sharing insights from our wider work on unlocking private investment in nature restoration and resilient, low-carbon infrastructure - *Investing in Nature (2025)* and *UK Low-Carbon Roadmap (2024)* reports.

¹ 'Building Future Communities 2025' report, Aviva, September 2025

² 'Proportion of new homes built in flood areas rises to one in nine' press notice, Aviva, 18 February 2026



Find out more

- [Building Future Communities 2025](#)
- [Investing in Nature 2025](#)
- [UK Low-Carbon Roadmap 2024](#)
- [Constituency-level flood, subsidence and heat risk tables](#)
- Contact public.affairs@aviva.com