



Building Future Communities

Roadmap to more flood resilient homes

October 2026



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Interactive elements

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Take me to contents page.



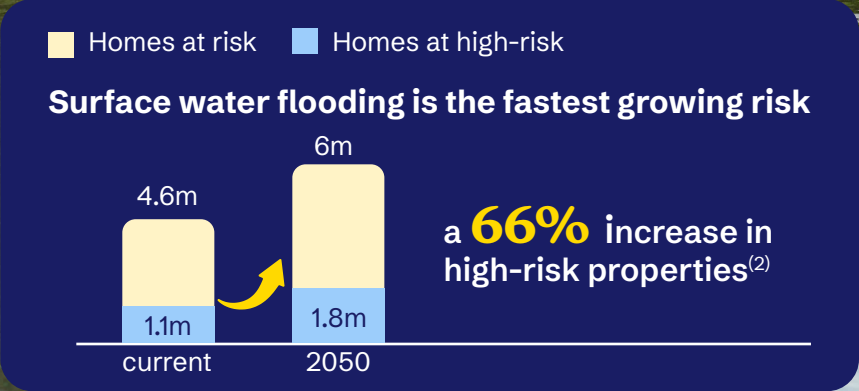
Indicates what page you're on. Text navigation can also be clicked to move through the sections quickly.

Why do we need to improve flood resilience of UK homes?

1 in 4 UK homes



will have some risk of flooding by 2050⁽¹⁾



Flooding already costs the UK economy

£6bn

a year⁽³⁾



Market value of a home in a flood risk area



↓ 8%

The average reduction



↓ 32%

Depending on the severity / whether recently flooded⁽⁴⁾

We need to improve the resilience of homes to reduce the risks and help keep insurance **available** and **affordable**.

In Australia, 1 in 7



are in insurance affordability stress, due to the escalating cost of insurance driven by extreme weather related insurance losses.⁽⁵⁾

Source: (1) and (2) Environment Agency NAFRA2 assessment (2025), (3) Public First: from risk to resilience (2025),
(4) Does flood risk affect property prices; Skouralis, Lux and Andrew (2024), (5) Home Insurance affordability and Home loans at risk; Actuaries Institute (2024)



Why improve resilience?

What do we mean?

What is the case?

What do people want?

What is the roadmap?



What do we mean by making homes more flood resilient?

1

Existing best practice

The planning system currently uses the following approach⁽¹⁾.

- Avoid building in areas at flood risk where possible.
- Reduce flood risk within developments through site design, Sustainable Drainage Systems (SuDS), raised floor levels and safe access etc.
- Make homes flood resilient so that, where flooding does occur, damage and recovery times are minimised.

2

Enhance best practice

Whilst the planning system identifies and mitigates against flood risk there is no consistent national requirement for flood-resilient construction standards. Best practice can be enhanced by strengthening the planning rules and processes to reduce the number of homes given planning consent in flood risk areas, and introducing a flood resilience standard in building regulations. This should:

- Set a minimum height for i) the lowest water ingress point, and ii) finished floor levels ("FFL") relative to the expected flood depth under climate scenarios.
- Set expectations on how to deliver the minimum lowest water ingress point by using PFR.

3

Make data more transparent

Improve the flood risk, resilience data and guidance provided to homeowners, buyers, lenders and insurers to enable informed decision-making. This will:

- Enhance the incentive for homeowners to improve the flood resilience of their homes.
- Equip them with the knowledge on how to do this.
- Enable the improved data on flood risk and resilience to be reflected in insurance and lending.

Property Flood Resilience ("PFR") are simple, evidence backed measures to help resist flooding and significantly reduce the amount of time and cost of recovering from a flood. PFR are especially effective against surface water flooding due to its relatively low depths. Key PFR measures can increase the height of the lowest water ingress point into a home. For example, non-return valves on waste pipes prevent waste flowing back up when drainage is overwhelmed, self-closing airbricks prevent flooding the sub-floor alongside additional waterproof membrane in the lower wall and elimination of service entry points below floor level.

Source: (1) Summary of current planning system and building regulations as at date of publication (October 2026)



What is the case for improving flood resilience?

The Climate Change Committee estimates a

5:1



benefit-cost ratio for PFR measures.⁽¹⁾

Building new homes with simple package of flood resilience measures could save

£60m over **10** years

for homes built in a given year.⁽²⁾



Help protect the Market Value of homes.

There is an **average 8% reduction**⁽³⁾ for homes at risk of flooding.



Without PFR measures, the average time out of your home is 9 months. PFR Measures significantly reduce **drying** and **repair** time after a flood, minimising disruption for homeowners.



Can help support **availability** and **affordability** of insurance, by reducing the risk.



Source:

(1) Climate Change Committee; Well Adapted UK (2026)

(2) Modelled estimate contained in Aviva Resilience press release (2026)

(3) Does flood risk affect property prices; Skouralis, Lux and Andrew (2024)





Why improve
resilience?

What do
we mean?

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What do
people want?

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roadmap?



What do people actually want?



41%

concerned about
the impacts of
extreme weather
on their home.



73%

would support
a flood resilient
standard in
Building Regulations.

55%

£1,000

would be happy to pay an additional
on the price of a new home
to include property flood
resilience measures.

This rises to three quarters (74%)
for owners of homes built

in the last 5 years.



Source: The research was conducted by Censuswide, among a sample of 2,103 UK consumers (aged 16+). Minimum 500 homeowners whose homes have been built within the last 5 years.
The data was collected between 29.05.2026 - 08.06.2026.

What is the roadmap to more flood resilient homes?

Existing Government policy to make flood risk transparent and incentivise resilience



New home sales packs will set out flood risk



Flood Performance Certificates will set out flood risk, resilience level and how to improve resilience



Both create a structural incentive for homeowners and builders to invest in flood resilience measures.

Insurers invest in property flood resilience via the Build Back Better programme which installs up to £10,000 of PFR where a home is flooded.

Clear flood resilience standard in building regulations would accelerate and work alongside existing policy



By ensuring new homes are flood resilient for long-term



By accelerating consumer expectation of resilience

Our [2025 Building Future Communities report](#) sets out a fuller range of policy asks to improve flood resilience. These include:

- Ensure planning rules prevent unprotected new homes in flood zones.
- Amend Building Regulations to require low-cost evidence backed property flood resilience measures.
- Standardise the use of Sustainable Urban Drainage Systems in new developments.
- Mainstream Natural Flood Management, by revising Government funding rules and supporting private finance markets.



Work with us

Aviva works with policymakers across the UK to help inform policy development and delivery. We also support elected representatives with constituency enquiries and issues affecting customers and local communities.

We welcome opportunities to share insight, collaborate and explore how our experience as an insurer, investor, pension provider and employer can support growth, resilience and financial security across the UK.

Together, we can help people, businesses and communities get ready for the future.

For further information, or to discuss any of the policy proposals outlined here, please contact:

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