Planning policy and the building of flood resilient homes

Westminster Hall debate

1 December 2026

Background

- **The UK is already dangerously exposed to flooding, and the risk is growing.** Nearly seven million UK properties are already at risk of flooding. Flooding costs the UK around £3.3 billion every year, and annual damages could reach £4.5 billion by 2050 as the climate warms.
- **Building new homes in the wrong places risks locking in decades of vulnerability.** Over the past decade, one in thirteen new homes has been built in the highest-risk flood zones.
- **The consequences for households are significant and continue long after the water recedes.** Flooding costs the average affected household around £30,000, while people who have experienced flooding are more likely to experience anxiety, depression or PTSD. One year after flooding, 20 per cent of people whose homes had flooded screened positive for depression, 28 per cent for anxiety and 36 per cent for post-traumatic stress. Lower-income households face the greatest financial exposure.

Why flood resilience matters

- **Flood resilience is an investment.** Every £1 spent on flood defences can prevent around £8 of economic damage, while property-level flood resilience measures can deliver a 5:1 benefit-cost ratio. A rapid rollout of property-level protection over the next five years could cut average annual flood losses by up to half.
- **Homes need to be resilient to the climate of the future.** Flooding is only one of the risks buildings will increasingly face. By 2050, 92 per cent of existing UK homes could experience overheating. Planning and building standards should therefore address flooding, overheating and other future climate risks together.
- **Poor planning can increase flood risk for whole communities.** New development can increase surface-water runoff and place additional pressure on drainage systems, shifting risk onto neighbouring homes. Sustainable drainage, green infrastructure and catchment-wide planning can help developments manage water while delivering benefits for nature and public health.

How should the government respond?

- **Stop development in high flood-risk areas and make new homes resilient to future climate risks.** MHCLG should work with local authorities to tighten planning and building regulations, avoid building in areas at high risk of flooding and require strong resilience measures in new developments, including sustainable drainage systems and property-level flood protection.
- **Invest in making existing homes and communities more resilient.** Government should increase long-term investment in flood defences and accelerate the rollout of property-level flood protection, prioritising communities most exposed to flooding and least able to prepare and recover.
- **Put nature at the heart of flood resilience.** Restore wetlands, floodplains and other natural habitats that can slow and store water, alongside sustainable drainage and green infrastructure in towns and cities.

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- **Give households clear information about the climate risks facing their homes.** Introduce an EPC-style climate resilience rating so buyers and tenants can understand risks such as flooding and overheating, and what can be done to make their homes more resilient.

Suggested interventions

Will the government strengthen planning and building regulations to prevent new homes being built in high flood-risk areas?

What specific steps will ministers take to accelerate flood protection for existing homes?

Will the government introduce an EPC-style climate resilience rating so buyers and tenants can understand the flood and overheating risks facing their homes?

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