



Climate Change Committee UK climate risk report

Rural – UK – September 2026

Preparing for climate change

Introduction

On 20 May 2026, the Climate Change Committee (CCC) published “A Well-Adapted UK” - the Fourth Independent Assessment of UK Climate Risk (CCRA4-IA). The assessment represents a significant development in the CCC’s approach. Alongside assessing the risks, it provides a more systematic, solution-focused framework that sets out objectives and actions.

The poignant message in the assessment is that the UK was built for a climate that no longer exists. Without urgent action, the consequences for health, communities, infrastructure, nature, and the economy will be severe — but adaptation is achievable and cost-effective.

The UK Government is required under the Climate Change Act 2008 to assess climate risks every five years. The CCC provides independent advice to inform this assessment. The assessment from cycle three was published in January 2022, and the Government must now lay this Climate Change Risk Assessment before Parliament by January 2027, followed by updated National Adaptation Plans from all four UK governments, expected to be published in 2028. The assessment covers 14 key systems across 17 chapters, proposes 21 objectives with measurable targets, and identifies an investment need of approximately £11 billion per year to 2050.

The climate picture

Global average surface air temperatures are now around 1.4°C above preindustrial levels and continue to warm at a record pace. Although a full-year comparison is not yet possible, the exceptional conditions have continued into 2026: England and Wales recorded their driest July on record, receiving only 4% of average July rainfall, while UK mean daily maximum temperatures were running 3.7°C above the 1991–2020 average by the middle of the month.

The UK climate under the report’s main planning scenario of 2°C global warming by 2050 would result in:

- Intensifying heat: Heatwaves lasting at least a week will be common. In southern England, heatwaves could regularly exceed 40°C, with the hottest exceeding 45°C.
- Growing flood risk: Winter rainfall will rise; heavy bursts of rainfall could be 15–60% more intense than the late 20th century. Peak river flows up to 45% higher. Sea levels will be 20–45 cm higher around UK coasts.
- Rising drought and wildfire risk: Despite heavier rain bursts, summers will be drier on average. Days with high wildfire potential could double. The 2025 wildfire season — the UK’s most destructive on record — offers an indication of what is to come.

The UK climate under the reports’ planning scenario of 4°C of global warming by 2100 would result in:

- An “unrecognisable” climate. Extreme summers like 2022 and 2025 would be cooler than average. Temperatures exceeding 40°C could occur every 2–3 years. Sea levels could rise by up to 1.15 m. The number of high-fire-risk weather days would increase fivefold.
- Continued global emissions reductions are essential to minimise the probability of this scenario. However, long-lived assets (e.g. new settlements, infrastructure) must account for this possibility through flexible, upgradeable designs.

Priority risk areas

Across the assessment’s 14 systems and 21 objectives, the CCC identifies eight climate risks as immediate priorities for government action. For each priority risk, it proposes a measurable target for 2050 or earlier.

Priority risk	Proposed adaptation target
Risks to the lives of vulnerable people from extreme heat	By 2050, excess heat-related mortality should be no greater, and ideally lower, than today’s annual average.
Risks of damage, disruption, and deaths from flooding	By 2050, the total number of residential properties impacted by flooding should remain no greater than today’s level.
Risks to water availability from drought	By 2040, the water supply should be resilient to a 1-in-500-year drought.
Risks to the state of nature	By 2030, <u>30% of land should be protected for nature</u> , and by 2050, it should be in good condition.
Risks to the viability of farming	From now through to 2050, domestic food production as a share of food consumed should be sustainably maintained at or above 60%. The UK is currently at this level: domestic production accounted for an estimated 60% of total food supply by value in 2025.
Risks of food insecurity and inflation	From now through to 2050, the impact of climate-related food price inflation on household budgets should be minimised.
Risks to the availability of insurance	From now through to 2050, the UK insurance protection gap should not grow due to climate change.
Risks of cascading impacts on infrastructure	From now through to 2050, critical infrastructure systems should continue to deliver reliable services and recover quickly from any disruption.

Investment required

The CCC estimates that around £11 billion of investment would be required each year for the adaptation measures included in its analysis, within a range of £7 billion to £22 billion at 2025 prices. This is equivalent to around 2% of the approximately £547 billion invested across the UK economy in 2025. The comparison provides context for the scale of the requirement. However, the £11 billion estimate does not cover every adaptation action identified in the report because suitable cost evidence was not available for all areas.

Key investment findings:

Two-thirds of investments are dominated by three core adaptations: active and passive cooling (35%), flood risk management (21%), and water storage/efficiency (11%).

Without adaptation, the cost of climate change could reach 1–5% of GDP by 2050 — equivalent to £60–£260 billion per year.

Investment will need to be split roughly equally between public and private sectors. Strong benefit-cost ratios across key adaptations demonstrate value for money:

- Natural flood management: 3:1–5:1
- Property flood resilience measures: 5:1
- Flood and coastal erosion risk management: 5:1
- Heatwave plans: 10:1–30:1 (for the 2040s)
- Water storage via transfers and infrastructure: 11:1 (range 7:1–15:1)
- Embedding climate resilience into new infrastructure: 4:1
- Proactive maintenance of existing infrastructure: 5:1–10:1

What does this mean for landowners and land managers

The report has significant implications across the rural economy.

Farming viability and adaptation (Chapters 13 and 15)

- The amount of high-quality farmland in England and Wales is projected to drop from an average of around 40% (1961–1990) to just over 10% by 2050 without adaptation. In the worst years, disruption could make some farms unviable.
- Yields in the UK were already over 10% lower than the 10-year average for crops like wheat and oats in 2025, due to hot, dry conditions.
- What is produced and how it is produced will need to change. New crops (e.g. oranges, chickpeas) will become viable in southern UK. Warmer weather brings some opportunities alongside the required changes for net zero.
- Farmers will need new skills, training, and access to finance. Public subsidies should incentivise adaptation for sustainable long-term food production.

Recommendation: The CCC recommends that the government supports farming viability by removing regulatory barriers to adaptation (e.g., making it easier to store water on farms), providing skills and training, and ensuring that subsidies support adaptation.

Nature and land management (Chapter 13)

- The UK is already one of the most nature-depleted countries in Europe, with further degradation accelerated by climate change. Without adaptation, there is a risk of widespread ecosystem loss by 2050, including globally unique ecosystems such as chalk streams.

- Current habitat regulations are based on past baselines which are increasingly difficult to achieve as the climate changes. Habitat designations and regulations need to become forward-looking.
- Greater habitat connectivity and diversity — at genetic, species, site, and landscape scale — will increase resilience. Nature restoration should focus on species and habitats that can thrive under future local climate conditions.
- Wildfire risk management needs to be built into land management and nature restoration actions, such as woodland planting.

Recommendation: Public subsidies for land management should be targeted to support nature restoration that is compatible with future climate change and to make food production sustainable in a future climate.

Water resources (Chapter 8)

- By 2055, current projections estimate a five billion litre per day shortfall of public water supplies in England, with similarly rising risk in dry parts of Northern Ireland, Scotland, and Wales.
- Immediate actions (household/business efficiency, leakage reduction) could meet up to 80% of the deficit in England over the next decade. Analysis commissioned by Water UK indicates that achieving the assumed reductions will be challenging. If leakage continues to follow its ten-year historic trend, rather than the reductions in water company plans, it could contribute to a shortfall of 372 million litres per day by 2030, rising to 410 million litres per day by 2035.
- Long-term: sustained investment in large-scale water storage (reservoirs), water transfers, and small-scale storage (on-farm, industrial) is vital.
- Water-intensive infrastructure, including data centres, should be located and designed so that it does not add to regional drought risk. Data centres in England currently use approximately 1.9 million cubic metres of potable water each year, although demand is highly concentrated: 65% of recorded consumption comes from six facilities. Requirements vary considerably depending on the scale of the facility and the cooling technology used.

Flooding and property (Chapter 5)

- Nearly seven million properties are located in flood-risk areas across the UK today. Annual flood damage is already estimated at £3.3 billion per year (2025 prices).
- By 2050, the number of properties at risk could increase by up to 40%, with potential annual damages rising to £4.5 billion.
- A sustained programme of £1.6–£2.2 billion per year (2025 prices) through to 2050 is required to hold overall flood risk at today's levels.
- New developments should not be built in undefended areas at risk of existing or future flooding and coastal erosion. Planning policy must ensure new builds are fit for the future climate.
- Managed relocations will be necessary in some cases to manage risk from coastal and potentially river flooding.

Insurance and finance (Chapter 16)

- The UK's insurance protection gap was estimated at 29% in 2024. Without sufficient adaptation, this is expected to grow.
- Flood Re, which helps households at high flood risk obtain affordable insurance, is legally required to end in 2039. The market will then return to fully risk-reflective pricing, meaning premiums will more closely reflect each property's flood risk. Unless flood risk and property resilience improve before the

scheme ends, some households could face higher premiums or reduced access to cover, potentially affecting decisions to buy, sell or invest in flood-risk property. The CCC recommends that the government review the transition and clarify its position within five years.

- Other emerging climate risks to insurance include wildfire and increased subsidence, which need to be better assessed before issues arise.

Assessment recommendations

The CCC makes immediate recommendations for government to act within the next two years, alongside structural recommendations to build a better national adaptation framework.

Immediate actions (next two years):

- Protect from heat: Invest in cooling for key public services (hospitals, schools, prisons, care homes).
- Workplace safety: Set maximum temperature regulations for workplaces.
- Manage flood risk: Increase long-term flood defence investment to £1.6–£2.2 billion per year.
- Planning: Ensure new buildings are not increasing climate change risks — planning policy must be robust.
- Avoid water shortages: Maintain clear regulatory focus on drought resilience in the water sector.
- Support nature: Invest public money in nature restoration compatible with future climate change; make nature protection regulation forward-looking.
- Keep farming viable: Enable and encourage farmers to adapt through skills, information, training, and removal of regulatory barriers.
- Food security: Include large food companies in the next Adaptation Reporting Power; explore government-led stress-testing.
- Insurance: Clarify the future of Flood Re within five years.
- Infrastructure: Establish a more structured approach to managing infrastructure interdependencies.

Structural recommendations for national adaptation frameworks:

- Establish meaningful adaptation objectives, supported by targets, with clear ownership across government — to be in place by the next National Adaptation Plans (~2028).
- Create delivery plans, backed with the necessary resources.
- Monitor delivery progress against targets with annual public updates.
- Improve tools, methods, information, and skills on adaptation across government.

What happens next

The publication of this assessment triggers a sequence of statutory responses:

- By January 2027: The UK Government must lay a Climate Change Risk Assessment before Parliament.
- By ~2028: The UK Government, Northern Ireland Executive, Scottish Government, and Welsh Government are expected to respond with their updated National Adaptation Plans.
- Ongoing: The CCC will continue to provide independent scrutiny and report to Parliament on progress.

The CCC's message is unequivocal: "Whether or not to prepare for the changing climate is now solely a political choice." The assessment aims to leave no room for ambiguity — the evidence is clear, the solutions exist, and the investment case is strong.



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