

The background image shows a flooded street in front of a row of houses. Two doors are prominent: a bright red one on the left and a black one on the right. The water is dark and reflects the doors and the sky. A black metal fence with pointed tops runs along the sidewalk. The houses have white walls and multi-paned windows.

Extreme weather risks: An analysis of England's vulnerability to flooding and heat

Table of Contents

3	Foreword	12	Cost of flooding
4	Executive Summary	14	Public Opinion
7	Climate Risk Index	16	Conclusion and Recommendations
	<i>Flood Risk Index</i>	18	Methodology
	<i>Heat Risk Index</i>	20	Annex
	<i>Climate Risk Index</i>		
	<i>Climate Risk Categories</i>		

Foreword



Tara Foley
AXA UK&I CEO

Helping our customers understand the consequences of climate change and protecting them from its impacts are key drivers for AXA. We know that behind every headline about extreme weather is a human story - and the consequences of major flood and heat events are not felt equally across the country, with some communities better equipped to respond than others.

Since AXA was established, we have become experts in risk management. But for many local authorities and political decision-makers, the role of risk predictor and mitigator is a new and increasingly important part of their job, as the effects of climate change take hold. It is incumbent on the insurance sector and public policymakers to mitigate those risks as far as possible. For example, AXA is a member of Build Back Better, a Government-backed scheme that enables eligible customers impacted by flooding to claim up to £10,000 towards making their homes more resilient.

The increased frequency of extreme weather in recent years means the need to protect homes and businesses across the country is becoming more acute. As a result, this report, produced in partnership with research consultancy Public First, uses AXA's unique claims data and data from Government agencies to map out the areas most at risk of flooding and extreme heat in England and identifies their preparedness for response and recovery.

In relation to flooding, this research aims to highlight where future resources should be targeted, such as informing where local flood defences are most needed and which areas are higher risk for future house building due to the likelihood of flooding.

While all of us are familiar with the impact of flooding, our research shows that most people were not aware that extreme heat can also cause serious property damage. This can include subsidence, cracked walls and even damage to appliances. Our findings shine a light on the serious threat heat poses in the UK. The threat is not only in the south as many may expect, with areas in Yorkshire and Humber in the top three most vulnerable.

'Customer First' is one of AXA's core values and we have factored socioeconomic data into our research to establish not only which areas are most at risk, but also the relative vulnerability of the families and communities most likely to be impacted.

This unique piece of research, coupled with our expertise, has the potential to play an important role in making the UK more resilient for generations to come. This mission has never been more critical as the Government seeks to address acute housing demands while also tackling the climate crisis. We believe both can be done simultaneously, and we look forward to sharing this data and working with the Government to achieve a more sustainable future for us all.

Executive Summary

As the effects of climate change become more frequent and intense, extreme weather events such as flooding and extreme heat pose increased risks to the UK's communities, infrastructure, and public health. While flood damage is more well-known, extreme heat can make your home uncomfortable to live in and even cause property damage. This includes damaged appliances, warped doors and windows, cracked walls and ceilings and uneven foundations, known as subsidence.

Climate risks will not impact all places equally. Households and businesses around the country will be affected by varying economic and social costs. Key decision makers and stakeholders must understand who and where will be most impacted, and the extent to which those places can prepare, respond, and recover. This briefing presents new analysis to help guide those decisions.

New research from Public First comprises data analysis to map local climate risks across England, and public polling to measure public attitudes towards those risks.

The Climate Risk Index maps the current vulnerability of local areas - parliamentary constituencies and 'core cities' - to combined risks of flooding and extreme heat. 'Core cities' includes London plus the Core Cities Group which is a group of large and important regional cities.¹ New economic modelling also estimates the national and regional costs of flooding for the most at-risk properties in England.



Key Findings



London is most vulnerable to combined climate risks of flooding and extreme heat. London constituencies make up seven of the 10 most vulnerable, and the capital ranks top out of all nine core English cities. Areas in the North East, North West, and South West are the least vulnerable. London also ranks top out of the nine core cities, followed by Nottingham - both face above average vulnerability to flooding and extreme heat risks.



Nearly half of the nine core cities are categorised as areas of least concern. This does not mean that they face no risk, but that they rank below average for both flooding and extreme heat risks. Sheffield is the only core city to see above average vulnerability to flooding but not extreme heat. Bristol and Birmingham are the inverse - these cities are 'hot spots' for above average heat risks but not flooding.



Coastal areas of the East Midlands, Yorkshire and the Humber, as well as areas in the South East and London, are most vulnerable to flood risks. In the capital, this is primarily driven by surface water flood risks whereas along the east coast, areas are more at risk of rivers and sea flooding.



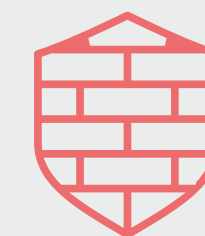
Notably, the Flood Minister's constituency, Kingston-upon-Hull West and Haltemprice, ranks third most vulnerable to flooding. The area is particularly at risk from rivers and sea flooding due to the presence of the Humber, and reasonably insufficient defences.



London is the epicentre of extreme heat risks, comprising all of the top 10 most vulnerable constituencies. This is due to a combination of geographical, physical, and socioeconomic factors. All 10 of the most vulnerable constituencies rank in the top 3% for factors that increase their exposure, such as a lack of green space or higher levels of deprivation.



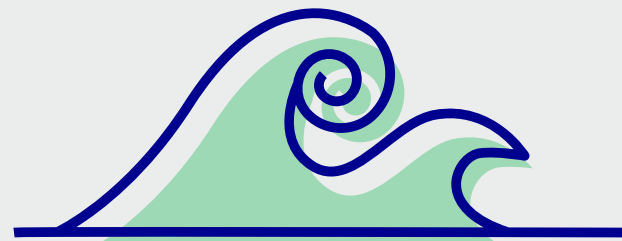
Homes and businesses in England with the highest chance of flooding face at least £818 million in financial costs by 2055. High-risk properties in the South East are estimated to face the greatest costs, totaling nearly £187 million - 66% higher than the second most costly region, the South West (£113 million). This is due to a higher level of household physical wealth and business value in these regions.



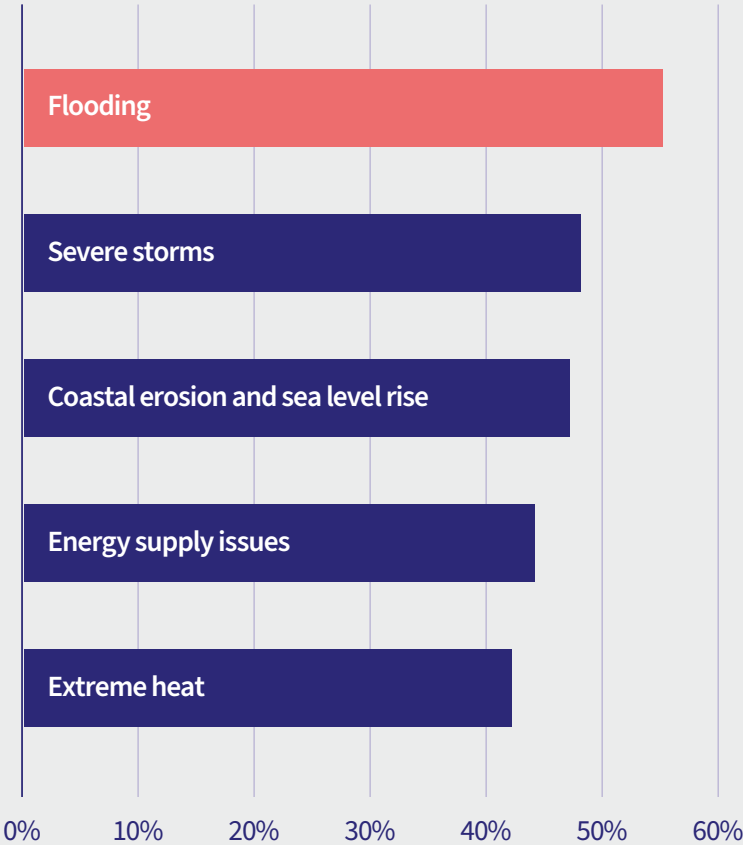
Flood defences are critical to reducing costs. Defences saved £2.1bn (£86%) from the potential overall costs of the 2019/20 winter floods.

For a full list of the constituencies and core city rankings, visit the linked [spreadsheet here](#)

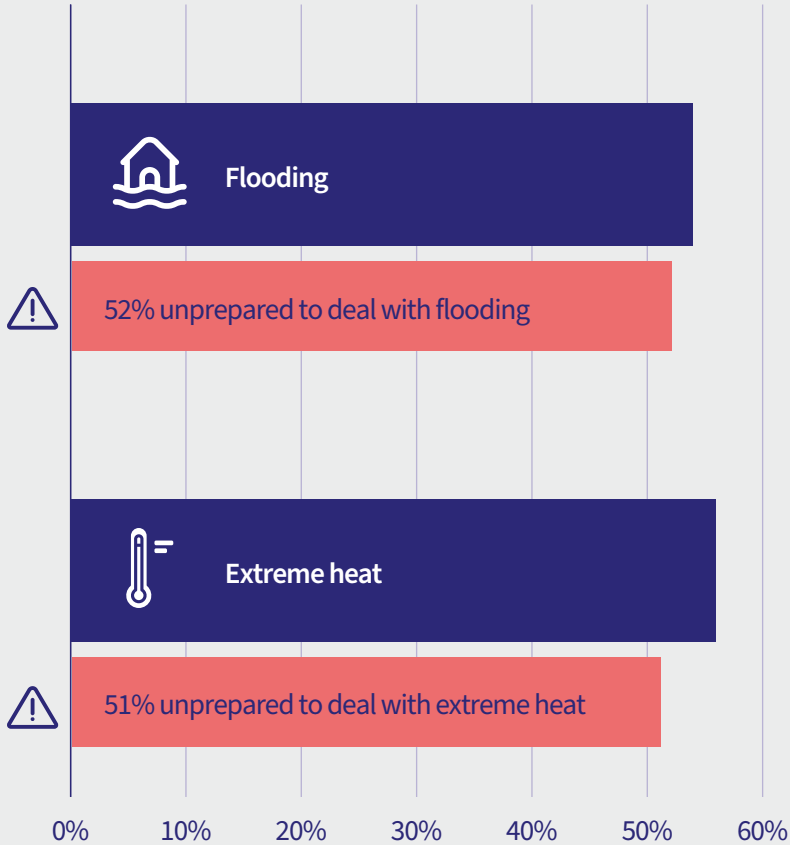
Public Attitudes



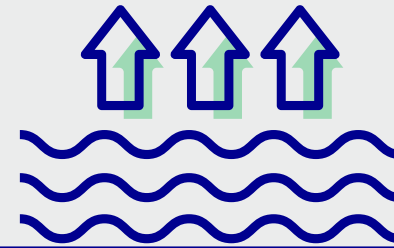
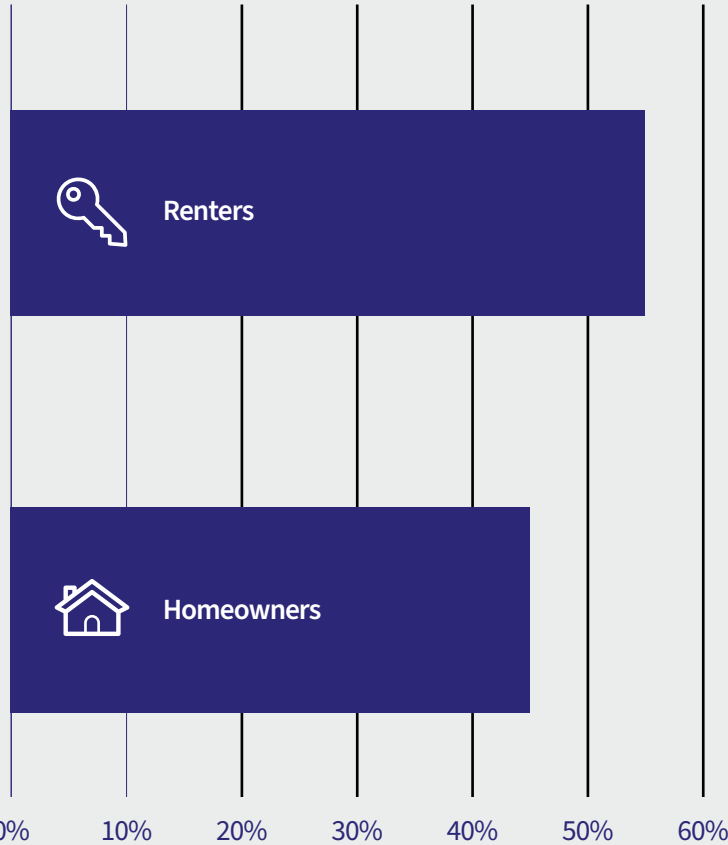
When thinking about the effects of climate change, over half of the public expects flooding to have the greatest impact on the UK in the next 10 years.



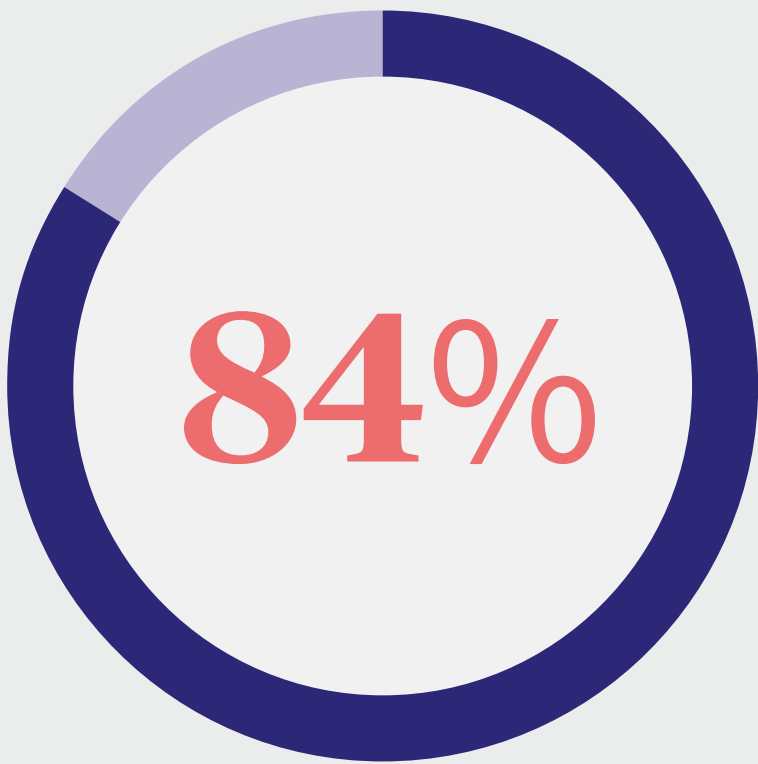
The public is concerned about all types of property damage but feels least prepared to deal with the effects of flooding and extreme heat.



Half of the public has never checked to see if their home is insured against the effects of extreme heat.



84% of the public say they would not consider buying a home that was located in a flood risk area.



Climate Risk Index

Public First's Climate Risk Index maps the current relative vulnerability of English constituencies and 'core cities' to climate risks of flooding and extreme heat. The ranked score comprises climate data as well as socioeconomic factors to reflect the likelihood of some communities to better prepare, respond, and recover from extreme weather events compared to others.



The research comprises three core categories, weighted equally, to form the overall Climate Risk Index:

- **Flood risk** is estimated using Environment Agency data on the current risk level for surface flooding and flooding from rivers and seas, accounting for existing defences.
- **Heat risk** is estimated using data derived from Met Office projections on past and future temperatures on the hottest 5% of days.
- **Socioeconomic vulnerability** comprises official data on factors influencing a local area's ability to prepare, respond and recover from climate risks. These include three sub-groups of:
 - **Enhanced exposure whereby high population density and poor access to green space can exacerbate overheating and poor drainage.**
 - **Household resilience relates to the level of deprivation in an area, and demographics that are associated with lower uptake of insurance. This can limit households' ability to prepare, respond and recover from weather events.**
 - **Economic resilience comprises factors related to the wider local economy, such as local GVA per capita, and the size and industry of local businesses.**

The Index is presented in four parts

- 1. Flood Risk Index** shows the areas most likely to be vulnerable to flooding, accounting for flood risk and socioeconomic vulnerability.
- 2. Heat Risk Index** identifies the places most likely to be vulnerable to extreme heat, accounting for heat risk and socioeconomic vulnerability.
- 3. Climate Risk** Index brings together flooding and extreme heat risk, as well as socioeconomic measures to show the areas most likely to be vulnerable to combined climate risks.
- 4. Climate Risk** Categories sort each local area into one of the following based on their vulnerability to flood and extreme heat risks, relative to the national average.
 - **Extreme weather zones. High Flood/High Heat vulnerability.**
 - **Rising tides. High Flood/Low Heat vulnerability.**
 - **Hot spots. Low Flood/High Heat vulnerability.**
 - **Least concern areas. Low Flood/Low Heat vulnerability.**

Flood Risk Index

Areas on the east coast of England, specifically around the Humber and in London, are most vulnerable to flood risks, featuring in the top 10 most vulnerable constituencies.

Kingston-upon-Hull features heavily in the highest risk areas, making up three of the top five vulnerable constituencies. Most notably, the Minister for Water and Flooding’s constituency, Kingston-upon-Hull West and Haltemprice, ranks third most vulnerable. The area is particularly at risk from rivers and sea flooding due to the presence of the Humber, and reasonably insufficient defences. Across other high-risk places, socioeconomic factors, such as lack of green space, drive higher scores of vulnerability in addition to geographical flood risks. These constituencies include Weston-super-Mare in the South West and areas such as Windsor, Eastbourne and Brighton in the South East.

The capital’s vulnerability to flooding is driven by a high risk of surface flooding i.e. from rainfall and runoff overwhelming the drainage system. By contrast, London is better protected against flooding from rivers and sea by flood defences, including the Thames Barrier. A higher population density in the city also means that more people are impacted. This is despite London ranking well on mitigating economic factors that increase resilience, such as higher-than-average economic prosperity and a lower proportion of businesses in industries that are vulnerable to climate change such as agriculture.

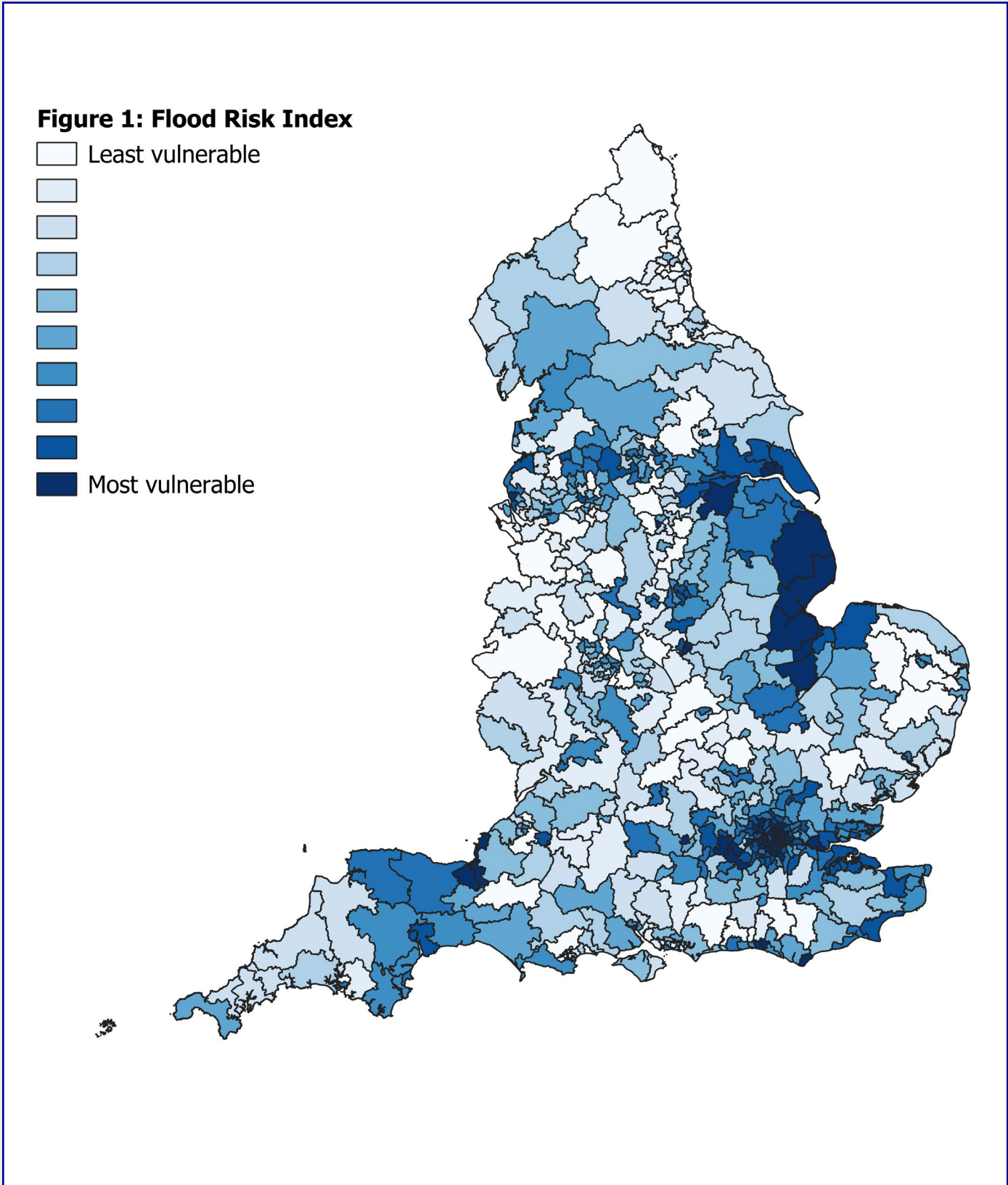
Table 1 shows the 10 most and least vulnerable constituencies for flooding. A driving factor between the relative vulnerability of these two groups is the risk of rivers and sea flooding, as well as various socioeconomic factors (namely population density, homeownership and proportion of SMEs). For example, in Boston and Skegness, the most vulnerable constituency, the proportion of homes at risk of rivers as sea flooding is 4,000 times greater than Wirral West. Across the two groups, on average, 4% of the land in the most vulnerable constituencies face surface flooding risks compared to 0.1% in the least vulnerable constituencies.

Table 1: Most/least vulnerable constituencies to flooding

Rank	Most vulnerable constituencies	Least vulnerable constituencies
1	Boston and Skegness, EM	Wirral West, NW
2	Kingston-upon-Hull North and Cottingham, Y+H	Stockton West, NE
3	Kingston-upon-Hull West and Haltemprice, Y+H	East Grinstead and Uckfield, SE
4	Kingston-upon-Hull East, Y+H	Plymouth Moor View, SW
5	South Holland and The Deepings, EM	Sutton Coldfield, WM
6	Lewisham North, London	Mid Bedfordshire, East
7	Chelsea and Fulham, London	Chester South and Eddisbury, NW
8	Runnymede and Weybridge, SE	Waveney Valley, East
9	Battersea, London	Solihull West and Shirley, WM
10	Hackney South and Shoreditch, London	Jarrow and Gateshead East, NE

Source: Public First. Note: EM=East Midlands, NE=North East, NW=North West, SE=South East, SW=South West, WM=West Midlands, Y+H=Yorkshire and the Humber.

Figure 1: Map of Flood Risk Index, by constituency, England



Source: Public First analysis

Heat Risk Index

High temperatures not only pose health risks but can also cause damage to the contents and structure of a home, such as warped doors and windows, cracked walls and ceilings, and uneven foundations, known as subsidence.

London is also the epicentre of vulnerability to extreme heat, home to all 10 most vulnerable constituencies. This is due to both geographical and physical factors increasing the risk of higher temperatures, as well as vulnerability factors. All 10 of the most vulnerable constituencies are in the top 3% across all socioeconomic vulnerability factors. London performs worse on mitigating factors compared to other areas of the country due to a lack of green space which can help to cool the climate, as opposed to concrete and tarmac which absorb the heat. High population density will result in more people being affected by events like heatwaves and drought, further exacerbating the risk.

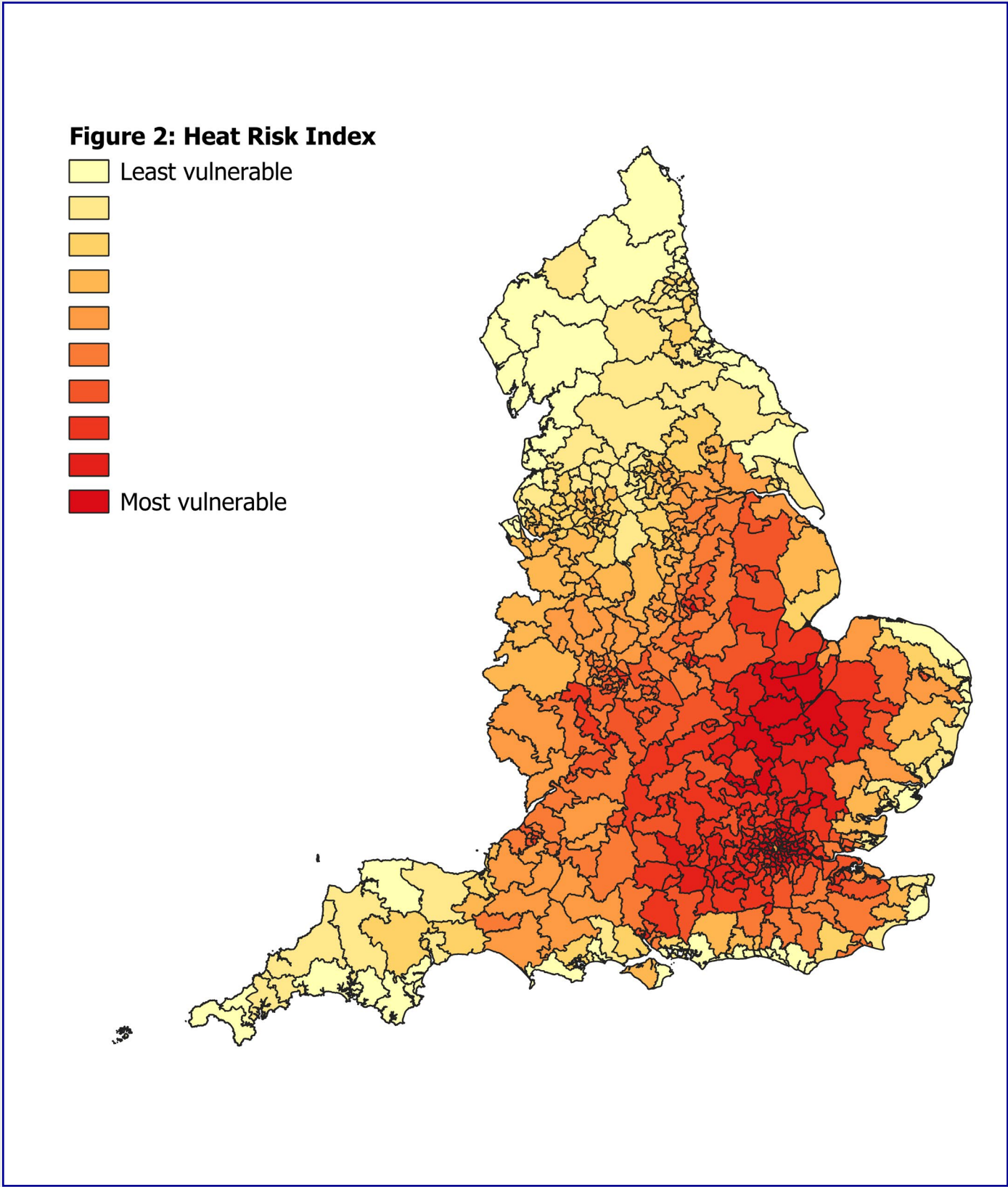
Unlike in the Flood Risk Index, there is a clearer geographical trend in the 10 least vulnerable constituencies for heat - they are all coastal constituencies. This drives cooler temperatures in these areas, both historically and in future warming scenarios, as modelled by the Met Office in its UK Climate Projections (UKCP).

Table 2: Most/least vulnerable constituencies to extreme heat

Rank	Most vulnerable constituencies	Least vulnerable constituencies
1	Bethnal Green and Stepney, London	Whitehaven and Workington, NW
2	Poplar and Limehouse, London	Blyth and Ashington, NE
3	Vauxhall and Camberwell Green, London	Barrow and Furness, NW
4	Hackney South and Shoreditch, London	North Northumberland, NE
5	Tottenham, London	Blackpool North and Fleetwood, NW
6	Greenwich and Woolwich, London	Blackpool South, NW
7	Stratford and Bow, London	East Worthing and Shoreham, SE
8	Lewisham North, London	Plymouth Sutton and Devonport, SW
9	Clapham and Brixton Hill, London	Worthing West, SE
10	Bermondsey and Old Southwark, London	Bognor Regis and Littlehampton, SE

Source: Public First analysis

Figure 2: Map of Heat Risk Index, by constituency, England



Source: Public First analysis

Climate Risk Index

The Climate Risk Index combines each English constituencies’ vulnerability to flooding and extreme heat, as well as socioeconomic factors, to identify the most climate-vulnerable areas. Constituencies most at risk from climate-related weather events are in London, the east of the East Midlands and Yorkshire and the Humber.

Many areas in these regions also have relatively low socioeconomic positioning, which limits their capacity to prepare, respond, and recover from climate events. Parts of the South East and South West are also at risk of rivers and sea and surface flooding, however their higher socioeconomic standing mitigates their vulnerability.

Lewisham North constituency is most vulnerable to climate risks overall. This is due to being ranked sixth in the Flood Risk Index for vulnerabilities to both surface and river flooding, and eighth in the Heat Risk Index. It is one of only two constituencies to feature in both Indices’ 10 most vulnerable areas, alongside Hackney South and Shoreditch. Lewisham North’s socioeconomic factors make it particularly exposed to climate risks, ranking 11th of 543. This is in part due to a high population density, low levels of green space, and a high proportion of young renters, who are less likely to have insurance and are therefore more exposed to damages.²

Interestingly, while the majority of the most vulnerable constituencies face higher-than-average risk to flood and extreme heat risks, Boston and Skegness (2nd) and Kingston-upon-Hull North and Cottingham’s (3rd) overall vulnerability is driven predominantly by flooding.

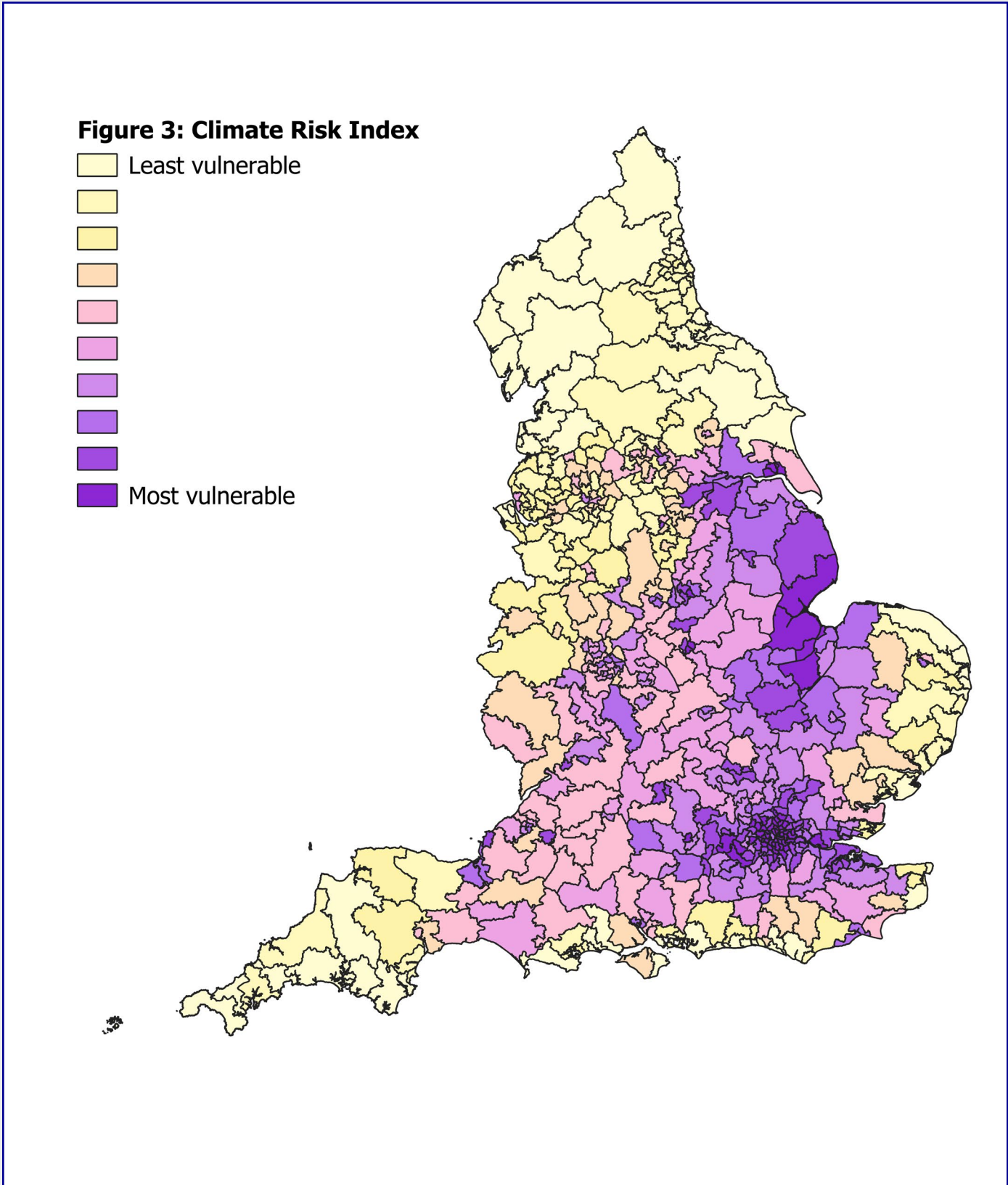
Whitehaven and Workington is the least vulnerable constituency to climate risks. It ranks least vulnerable to heat risks and in the bottom 30% of constituencies vulnerable to flooding, due to a low physical and geographical risk, as well as its relatively low socioeconomic vulnerability to climate.

Table 3: Most/least vulnerable constituencies to climate risks

Rank	Most vulnerable constituencies	Least vulnerable constituencies
1	Lewisham North, London	Whitehaven and Workington, NW
2	Boston and Skegness, EM North	Northumberland, NE
3	Kingston-upon-Hull North and Cottingham, Y+H	Blyth and Ashington, NE
4	Bethnal Green and Stepney, London	Barrow and Furness, NW
5	Hackney South and Shoreditch, London	Plymouth Moor View, SW
6	South Holland and the Deepings, EM	Fylde, NW
7	Vauxhall and Camberwell Green, London	South West Devon, SW
8	Battersea, London	Wirral West, NW
9	Poplar and Limehouse, London	Scarborough and Whitby, Y+H
10	West Ham and Beckton, London	Blackpool South, NW

Source: Public First analysis

Figure 3: Map of Climate Risk Index, by constituency, England



Source: Public First analysis

Climate Risk Categories

Constituencies and core cities are sorted into four key categories based on the level of climate vulnerability they face, relative to the national average. These include:

Extreme weather zones. High Flood/High Heat vulnerability.

Rising tides. High Flood/Low Heat vulnerability.

Hot spots. Low Flood/High Heat vulnerability.

Least concern areas. Low Flood/Low Heat vulnerability.

Out of the nine core cities in England, just two (London and Nottingham) are categorised as ‘Extreme Weather Zones’, indicating that they have a higher-than-average vulnerability to both flood and extreme heat. Similarly to London, Nottingham faces vulnerabilities to both types of flooding (i.e. from River Trent and surface rainfall), as well as above average temperatures.

By comparison, Birmingham and Bristol are considered ‘Hot Spots’, meaning that they have a higher-than-average vulnerability to heat but not flood risks. Birmingham’s risk of flooding is on average 38% lower than the national average. While Bristol faces higher-than-average vulnerabilities to rivers and sea flooding, its risk of surface flooding is significantly lower, reducing its overall flood risk compared to other cities.

Additionally, both Bristol and Birmingham have a relatively high proportion of renters (40% and 47% higher than the national average, respectively), who are at greater risk of uninsured damages.³ Sheffield is considered a ‘Rising Tides’ area, facing vulnerability to flooding but not heat.

The other four core cities (Leeds, Liverpool, Manchester and Newcastle) are considered ‘least concern’ areas, meaning they do not have above average vulnerabilities to either flooding or extreme heat.

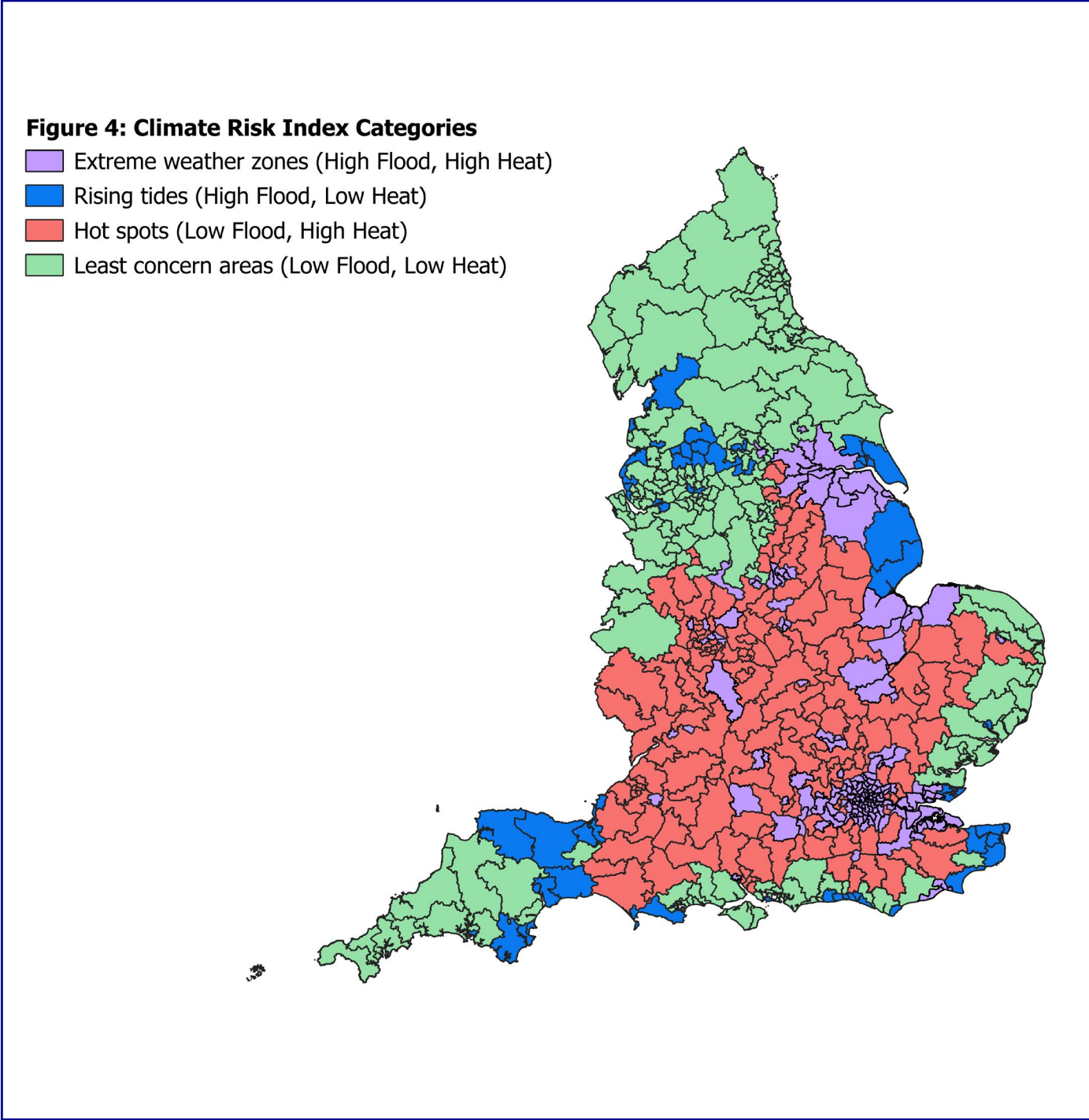
At a constituency level, ‘Hot Spots’ feature heavily inland, and ‘Rising Tides’ appear in several locations around the coast, as well as sporadically in the North West.

Table 4: Climate Risk Groupings, by English core cities

Rank	Core English cities	Climate vulnerability category
1	London	Extreme weather zone (High Flood, High Heat)
2	Nottingham	Extreme weather zone (High Flood, High Heat)
3	Birmingham	Hot spot (Low Flood, High Heat)
4	Bristol	Hot spot (Low Flood, High Heat)
5	Leeds	Least concern areas (Low Flood, Low Heat)
6	Sheffield	Rising tides (High Flood, Low Heat)
7	Liverpool	Least concern areas (Low Flood, Low Heat)
8	Manchester	Least concern areas (Low Flood, Low Heat)
9	Newcastle	Least concern areas (Low Flood, Low Heat)

Source: Public First analysis

Figure 4: Map of Climate Risk Index: Groupings, by constituency, England



Source: Public First analysis

Cost of flooding

Key Findings

- Homes and businesses in England with the highest chance of flooding face at least **£818 million** in financial costs by 2055.
- High-risk properties in the South East are estimated to face the greatest costs, totaling nearly **£187 million** - 66% higher than the second most costly region, the South West (**£113 million**).
- Flood defences saved **£2.1bn** (86%) from the potential overall costs of the 2019/20 winter floods.

As the effects of climate change become more frequent and intense, the costs of climate risks are of increasing importance. However, predicting these costs is complex. This is due to the uncertainty around weather events and the difficulty in valuing both the wider economic and social costs. Estimating the cost of flooding is less challenging than the cost of extreme heat as historically, flooding has been more frequent in the UK, leading to a more established evidence base. As a result, this section focuses on just flooding. As highlighted in the Climate Risk Index, there are various types of flooding. The analysis focuses on the most common - flooding from rivers and sea, and from surface (i.e. rainwater that cannot drain).

Overall, the Government estimated that the 2015/16 winter floods cost the economy £1.6bn compared to £333 million between November 2019 and March 2024⁴ The latter floods were in part mitigated by defences, which saved a total of £2.1bn (86% of the potential overall costs). While these national estimates exist, little research explores the sub-national costs of flooding.

In England, there are 2.8 million properties at risk of rivers and sea flooding and 3.4 million at risk of surface flooding. The vast majority of these face very low to low chance of flooding (68% and 73% respectively), in part due to existing flood defences. By comparison, around one in ten properties face a high chance of rivers and sea flooding (215,000 or 7%) and surface flooding (369,000 or 11%). This “high chance” translates to a 65-79% likelihood that these homes and businesses will flood in the next 30 years. By comparison, very low to low chance equates to a 0.3-26% chance of flooding in the next 30 years. Due to data limitations, the cost estimates focus on high chance properties.

Our research estimates that homes and businesses in England with the highest chance of flooding face at least **£818 million** in financial costs by 2055 - see Figure 5. High-risk properties in the South East are estimated to face the greatest costs, totaling nearly **£187 million** - 66% higher than the second most costly region, the South West (**£113 million**). High-risk households in the South East face costs of **£61 million**, around double the total residential costs in the South East, London, and the East

of England at **£34.4 million**, **£33.6 million** and **£30.8 million** respectively. The North East faces the lowest costs at a total of **£19 million**.

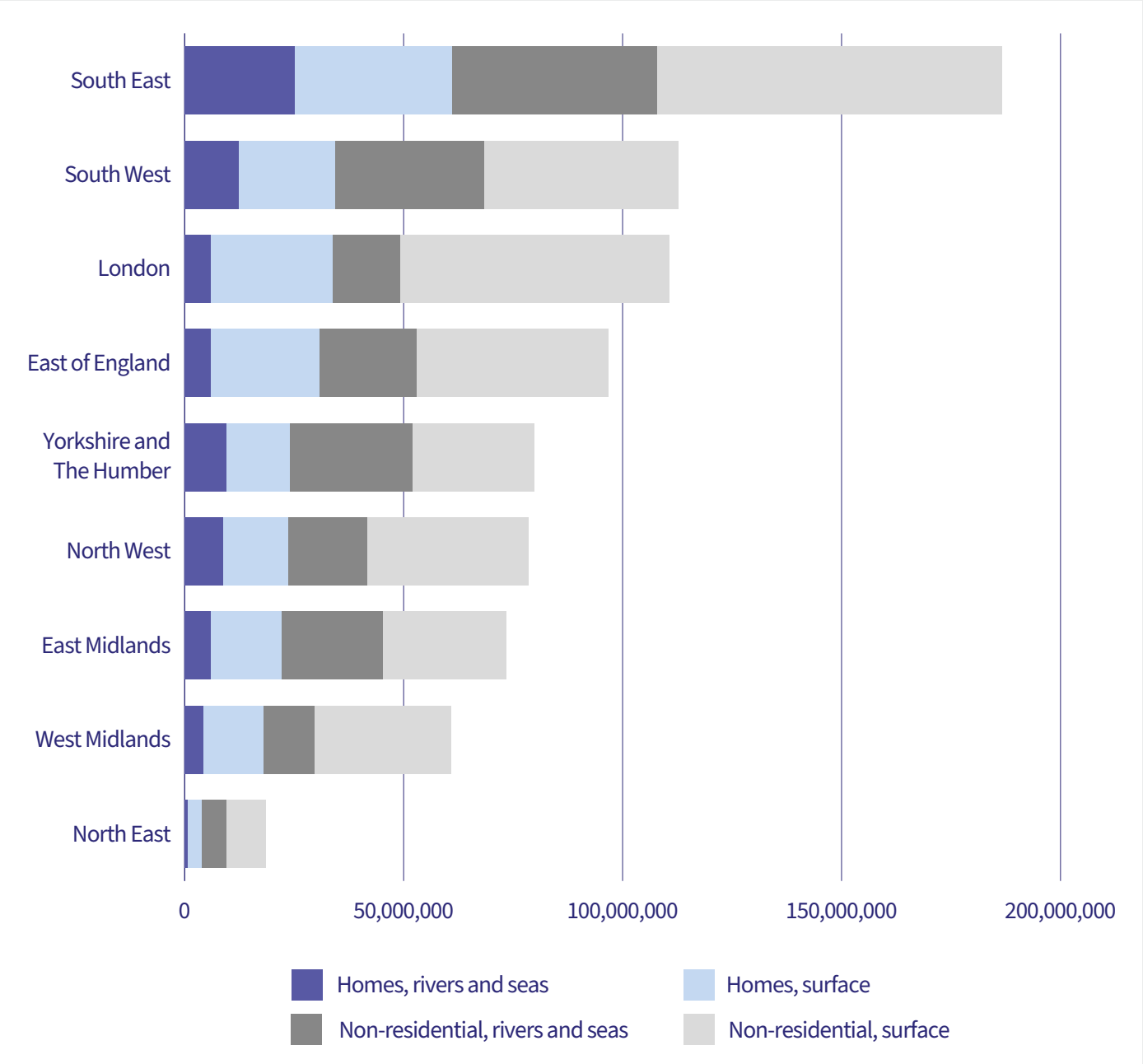
London, Yorkshire and the Humber, and East Midlands rank third, fifth and sixth respectively out of the nine English regions for high-chance costs. However, the Flood Index indicates that despite having lower overall costs, areas in these regions are likely to be less resilient in responding and recovering from flood damages when compared to the South East, for example.

Table 5: Estimated flood costs to high-chance properties

Region	Cost to high-chance residential properties	Cost to high-chance non-residential properties
South East	£61m	£126m
South West	£34m	£78m
London	£34m	£77m
East of England	£31m	£66m
Yorkshire and the Humber	£24m	£56m
East Midlands	£23m	£55m
North West	£22m	£51m
West Midlands	£18m	£43m
North East	£4m	£15m

Source: Public First analysis

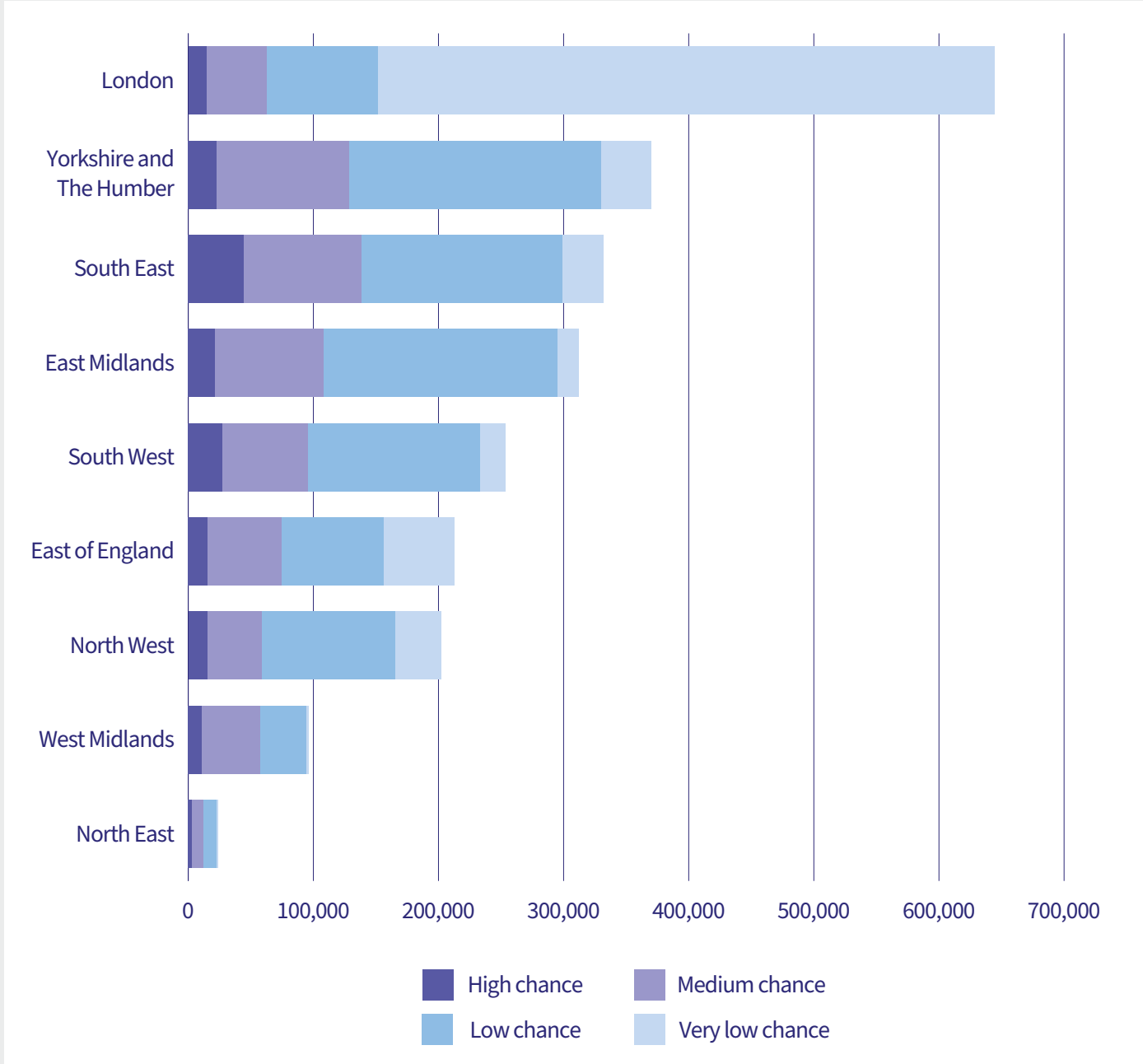
Figure 5: Total cost of flooding (from rivers and sea, and surface) for high-chance properties (residential and non-residential), England



Source: Public First analysis

The regional variance in costs is in part driven by the number of properties facing a high chance of flooding. For example, while London is home to the greatest number of homes facing any chance of flooding from rivers and sea, 90% are rated low or very low chance, largely due to defences i.e. the Thames Barrier. In contrast, just 2% are rated high chance.

Figure 6: Number of properties (residential and non-residential) at risk of rivers and sea flooding, by chance grouping, England



Source: Public First analysis

The regional variance in costs is also driven by regional variations in economic conditions - i.e. physical wealth for households and economic (GVA) contribution per business - given that these factors contribute to the likely incurred financial costs. In terms of homes, the South East has the greatest physical wealth, 24% greater than the English national average. Physical wealth is the value of a household's possessions, such as furniture, technology, decorations / artworks, and vehicles. The South West and the East of England also have greater physical wealth than the national average by 11% and 6% respectively. By comparison, the physical wealth of London's households is 14% lower than the English national average - this is the second lowest behind the North East (-24%).

Damages to non-residential properties are estimated to be higher than to homes due to the presence of high-value assets (e.g. specialised equipment, tech, stock and supplies) and regulation (i.e. health and safety laws requiring more expensive repairs). While London has fewer businesses in at-risk sectors, such as agriculture, the average at-risk non-residential property in London is estimated to see the highest costs (+25% than the English average) due to larger-than-average profits and turnover per business. This differs from the Climate Risk Index which focused on the relative disruption of sectors, not just financial cost. By comparison, on average, businesses in the East Midlands make a 15% lower contribution to the economy than the national average. *See Annex for details on methodology.*

Public opinion

Key Findings

- In a new poll for AXA, Public First surveyed 2,003 UK adults from 11-17 September on their awareness of and attitudes towards climate risks.
- **84%** of the public say they would not consider buying a property located in a flood-risk area.
- **74%** of the public are hesitant to install preventative measures against flood- or heat-related property damage - half of them because they don't think it will be affected.
- **Half of the public** feel unprepared to deal with the effects of flooding or extreme heat if either were to happen to their property (52% and 51% respectively).
- **1 in 4 respondents** did not know that extreme heat could cause property damage.

The effects of climate change are worsening and being felt by the public. New polling data from Public First finds the public anticipates that flooding will have the worst impact on the UK in the next 10 years (55%) but concerns vary by region: Londoners were more concerned with energy supply issues (48%); South East, South West, and East of England residents were more concerned with sea level rise and coastal erosion (54%, 50%, and 52% respectively); East of England and East Midlands residents were more concerned with extreme heat (52% and 51% respectively).

Fears about worsening flooding in the UK have led to worries about flood-related property damage, with 54% of the public saying they were concerned about how flooding can impact property - rising to 69% of Londoners and 61% of North West residents. Notably, residents of the most vulnerable regions (the East Midlands and Yorkshire and the Humber) were no more concerned than the average. Londoners - who are at high risk of both flooding and extreme heat - were much more concerned about their effects than the average (69% and 71% respectively). These concerns also influenced where people would consider buying property - 84% said they would avoid buying a home located in a flood-risk area and 58% said they would definitely not consider it.

Although the public was concerned about all types of property damage, they were notably less prepared to deal with flood- and heat-related damages than other types of property damage, with a majority saying they would be unprepared (52% and 51% respectively). Respondents from a higher socioeconomic background felt slightly more prepared for flooding than those from a lower SEG (43% of ABC1 compared to 38% of C2DE), highlighting some disparities in preparedness across social backgrounds. Residents of the most vulnerable flood areas were no more likely to feel prepared to deal with flooding damage, while London residents exhibited a slightly higher preparedness when it came to extreme heat, at 48%.

Despite admitting concerns over extreme heat, nearly half of the public (48%) said they have never checked to see if they are insured against the effects of excessive heat (cracking/ subsidence, warped doors/roofs, overheating of appliances, foundation damage) and nearly a quarter said they did not know extreme heat could cause property damage (24%). Homeowners were more likely than renters to have checked their insurance for heat in the past (45% compared to 35%), but only a third said this was in the past five years. Flooding was marginally better, with 52% of the general public saying they've checked to see if they're insured but these numbers still suggest that general climate concerns don't reliably translate into individual action.

A relatively small proportion of the public have installed flood/heat prevention measures in their homes. Londoners were more likely to be receptive to installing preventative measures than the average. Three in four respondents said they would be unlikely to install some of the measures tested, largely because they don't think that they'll personally be affected (50%). Homeowners were more likely to be concerned about the cost of implementing preventative measures (46%) while renters said their main barrier was lack of permission (53%). Residents from the East of England and the East Midlands, however, were more likely to say cost was a barrier to installation than believing they wouldn't be affected, suggesting that residents in higher-risk areas have at least some awareness of the potential risks.

Figure 7: Concerns and preparedness to deal with flooding and extreme heat on an individual's property, by region, England



Source: Public First polling of 2,003 adults in the UK, 11-17 Sep 2024. Note: EM, Y+H, London, and SE are most vulnerable to flooding. London is most vulnerable to extreme heat.



Conclusion and Recommendations

Not only does this index highlight which areas of the country are most at risk, with London and coastal areas of the East Midlands, Yorkshire and the Humber faring worst, but it also indicates a lack of preparedness to adapt to the impacts of extreme weather. Half of those questioned have never checked to see if their home is insured against the effects of extreme heat, which can cause cracking and subsidence. In addition, more than 50% said they would be unprepared to deal with flooding or the impact of heat on their property.

The potential economic impact is severe - homes and businesses in England with the highest chance of flooding face at least £818 million in financial costs by 2055. This poses serious challenges to the Government as flood defences are critical to reducing costs, having saved £2.1bn (86%) of the potential overall cost of the 2019/20 winter floods.

While the findings in this report are stark, it is not too late to act. This of course must start with urgent mitigation to limit global warming to 1.5°C by 2100 compared to pre-industrial levels and reduce the risk of extreme weather events. AXA has committed to contribute to this target by transitioning its insurance and reinsurance underwriting portfolios to net-zero greenhouse gas emissions by 2050.

The global transition must be an absolute priority – without it, steps to adapt to the impacts of climate change are likely to be inadequate. However, this index clearly demonstrates that we have the tools to identify who is most at risk and therefore can accelerate adaptation now. We are fully supportive of the Government's ambition to build 1.5 million additional homes – this report expands upon our previous publications which address how and what to build by advising on where – and where not – additional development should take place. We aim to work constructively with Government and others to protect communities from the potentially devastating impacts of flooding and extreme heat. AXA recommends that the Government takes urgent action to:





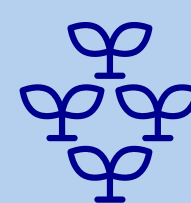
Avoid building new developments in high flood risk areas and take further action to deliver appropriate defences.

- Close the loophole which allows building in flood risk areas if space is left for future defences by establishing a time limit and stronger enforcement.
- Pass secondary legislation requiring sustainable surface water drainage and removing automatic public sewer connections.
- Mandate flood resilience for new developments outside Flood Re's remit in building and planning regulations.



Deliver the pledge to appoint a dedicated Minister for Resilience.

- In opposition, the Government pledged to 'appoint a Minister for Resilience within the Cabinet Office and overhaul local resilience forums'. This appointment will enable the Government to take a more holistic approach to systemic risks facing the UK.



Widen the remit of and representation on the Government's Flood Resilience Taskforce.

- The newly established Taskforce's membership should be widened to include greater industry representation allowing insight and expertise to be shared.
- The Taskforce's remit should be widened to address additional extreme weather risks such as the impact of extreme heat.



Support existing households and businesses in at-risk areas to access flood resilience advice and solutions.

- The Government's capital scheme to invest in flood defences should be protected and prioritised in the Department for Environment, Food and Rural Affairs budget, and delivery robustly scrutinised.
- The Environment Agency pledged to deliver 2,000 flood defence projects between 2021-2027 but has now revised this down to 1,500 – it is vital that these defences are delivered, and in a timely manner.
- While flood defences, warnings and upstream measures can help, resilience measures such as 'flood doors' must be built into individual properties to fully mitigate flood risk and future-proof our built environment through schemes such as Build Back Better.



Encourage homeowners to effectively protect their homes against heat risk.

- Introduce a new Kitemark for smart building devices, including temperature monitoring systems, to improve consumer trust and take-up.
- Establish a Sustainable Buildings Taskforce to place safety and resilience at the heart of policy and promote continuous learning across the sector.



Improve education on the impacts of climate change.

- AXA Climate School has produced [high quality educational materials](#) which can be used by brokers and clients alike to increase awareness of the risks climate change can pose to their business – including extreme weather such as heat and flooding.
- We are keen that businesses, policymakers and the general public alike make use of these materials to improve national resilience.

It is our firm belief that adapting to extreme weather risk is no longer a 'nice to have' but a collective responsibility that the Government and businesses such as AXA have towards those identified as most vulnerable in this report. We stand ready to support this effort and will continue our work to build a more resilient Britain.

Methodology

Polling

Public First conducted an online poll of 2,003 UK adults from 11-17 September. Results are weighted by interlocking age & gender, region, and social grade to Nationally Representative Proportions using Iterative Proportional Fitting. Public First is a member of the British Polling Council (BPC) and abides by its rules. For more information please contact the Public First polling team: polling@publicfirst.co.uk

Climate Risk Index

Public First’s Climate Risk Index was compiled using publicly available, official data sources to account for flood risks, extreme heat projections, and socioeconomic factors that would make households and businesses more or less resilient to these risks. The full list of data inputs, sources and their weightings are listed below in Table 7.

- **Data Discovery:** Public First identified key factors impacting household and business resilience to climate risks through existing research and analysis. The analysis was supplemented with additional factors that may determine whether or not a household or business had insurance, such as age, tenure and size of a business.
- **Matching:** Where data were unavailable in constituency or core city format, official lookup tables were used to aggregate

data from LSOAs, weighted by population and the number of households. The analysis is presented in new constituency boundaries for 2024.

- **Index and Mapping:** To compare across different data inputs, data inputs were converted to Z scores and aggregated accordingly. For the Climate Risk Index, three aggregated categories (flood risk, heat risk, resilience) were weighted equally. For the Flood Risk Index and the Heat Risk Index, the climate inputs were weighted by 0.66 compared to 0.33 resilience to maintain the same ratio as in the Climate Risk Index.
- **Groupings:** Constituencies and core cities were sorted into four risk categories depending on their flood and heat risk, relative to the national average.

Table 6: Climate Risk Index Groupings methodology

Category Name	Category Description	Category Criteria
Extreme Weather Zones	High Flood Risk, High Heat Risk	Flood Risk Z-score > 1, Heat Risk Z-score > 1
Rising Tides	High Flood Risk, Low Heat Risk	Flood Risk Z-score > 1, Heat Risk Z-score < 1
Hot Spots	Low Flood Risk, High Heat Risk	Flood Risk Z-score < 1, Heat Risk Z-score > 1
Least Concern Areas	Low Flood Risk, Low Heat Risk	Flood Risk Z-score < 1, Heat Risk Z-score < 1

Cost of flooding

To estimate the cost of flooding, the number of properties (both residential and non-residential) at risk of flooding at a regional level was identified using Environment Agency^{5,6} and National Infrastructure Commission⁷ data. The costing analysis focused on properties facing the highest chance (over 3.3%) for both rivers and sea, and surface flooding. Therefore, the analysis accounts for existing flood defences. Due to data limitations, the number of properties at varying chances of surface flooding, per region was not estimated. As a result, for a more complete and comparable estimate across different flood types, the costings only include high-chance properties.

Our cost inputs drew on existing evidence around the average cost of previous floods (i.e. 2013/14 and 2015/16) per home and business, including the Environment Agency⁸ and the Association of British Insurers.⁹ These costs were then checked against internal data from AXA UK on insurance claims for flooding. A range of robust estimates were uprated in line with inflation for 2023 prices and averaged accordingly. On average, the cost inputs assumed around £18,400 per home and £129,000 per business. Costs were then varied by region using physical wealth data for households¹⁰ and GVA per business data for businesses.¹¹

Table 7 - Climate Risk Index components including weightings and sources

Category	Input theme	Data input	Source	Weight
Flood Risk	Current risk of rivers and seas flooding	% of properties at risk of rivers and seas flooding	Risk of Flooding from Rivers and Sea - Postcodes in Areas at Risk (Environment Agency, 2024)	16.50%
	Current risk of surface flooding	% of land at risk of surface flooding	Indicative Flood Risk Areas - 1km Blue Squares (Environment Agency, 2024)	16.50%
Heat Risk	Historical high temperatures	Average temperature of top 5% hottest days	Climate Just analysis (2024) of data from Kennedy-Asser (2022) and UKCIP18	16.50%
	Future high temperatures	Average temperature of top 5% hottest days in a 1.5°C scenario		5.50%
		Average temperature of top 5% hottest days in a 2°C scenario		5.50%
		Average temperature of top 5% hottest days in a 3°C scenario		5.50%
Enhanced Exposure	Access to green space	Average distance to park/public greenspace (m)	ONS analysis of Ordnance Survey data (2020)	2.72%
		% of homes with a garden		2.72%
	Population Density	Number of people per square km	Census 2021 (ONS, 2021)	5.45%
Household Resilience	Property type	% of vulnerable property types (caravans or temporary structures)	Census 2021 (ONS, 2021)	2.72%
	Household deprivation	% households experiencing any of the four indices of mass deprivation		2.72%
	Tenure	% of non-homeowners (as they are less likely to have insurance)		2.72%
	Age	% of HRP under age of 50 (as they are less likely to have insurance)		2.72%
Economic Resilience	Economic prosperity	GVA per capita	UK Small Area GVA Estimates (Nomis, 2021)	3.59%
	Business size	% of businesses that are SMEs (as less likely to have insurance)	Inter Departmental Business Register (ONS, 2023)	3.59%
	Industry disruption	% of land used for agriculture (as highly vulnerable to weather and climate events)	Land use statistics (MHCLG, 2022)	3.59%

Source: Public First analysis

Annex



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Lewisham North	E14001332	Extreme weather zone	1	6	8	11
Boston and Skegness	E14001114	Rising tides	2	1	403	114
Kingston upon Hull North and Cottingham	E14001314	Rising tides	3	2	426	120
Bethnal Green and Stepney	E14001086	Extreme weather zone	4	15	1	1
Hackney South and Shoreditch	E14001260	Extreme weather zone	5	10	4	3
South Holland and The Deepings	E14001487	Extreme weather zone	6	5	141	279
Vauxhall and Camberwell Green	E14001559	Extreme weather zone	7	12	3	7
Battersea	E14001081	Extreme weather zone	8	9	14	12
Poplar and Limehouse	E14001430	Extreme weather zone	9	17	2	2
West Ham and Beckton	E14001576	Extreme weather zone	10	11	11	8
Chelsea and Fulham	E14001160	Extreme weather zone	11	7	30	25
Queen's Park and Maida Vale	E14001435	Extreme weather zone	12	13	13	6
Islington North	E14001305	Extreme weather zone	13	14	15	14
Tottenham	E14001553	Extreme weather zone	14	19	5	4
Greenwich and Woolwich	E14001257	Extreme weather zone	15	22	6	10
Islington South and Finsbury	E14001306	Extreme weather zone	16	16	19	21
Walthamstow	E14001563	Extreme weather zone	17	18	18	18
Runnymede and Weybridge	E14001456	Extreme weather zone	18	8	82	288
Holborn and St Pancras	E14001290	Extreme weather zone	19	20	27	37
Clapham and Brixton Hill	E14001175	Extreme weather zone	20	28	9	13
Kensington and Bayswater	E14001310	Extreme weather zone	21	21	35	28
Bermondsey and Old Southwark	E14001085	Extreme weather zone	22	34	10	15
Hackney North and Stoke Newington	E14001259	Extreme weather zone	23	32	17	16
Peckham	E14001421	Extreme weather zone	24	33	16	19



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Brent West	E14001123	Extreme weather zone	25	24	74	84
Tooting	E14001550	Extreme weather zone	26	29	44	56
Lewisham West and East Dulwich	E14001333	Extreme weather zone	27	37	24	51
Leicester East	E14001326	Extreme weather zone	28	27	85	42
Hammersmith and Chiswick	E14001264	Extreme weather zone	29	30	49	40
Brent East	E14001122	Extreme weather zone	30	35	34	29
Stratford and Bow	E14001525	Extreme weather zone	31	54	7	5
Kingston upon Hull West and Haltemprice	E14001315	Rising tides	32	3	407	213
Dulwich and West Norwood	E14001205	Extreme weather zone	33	47	23	36
North East Cambridgeshire	E14001390	Extreme weather zone	34	40	36	108
Putney	E14001434	Extreme weather zone	35	44	52	44
Hendon	E14001279	Extreme weather zone	36	46	57	50
Streatham and Croydon North	E14001527	Extreme weather zone	37	48	45	96
Beckenham and Penge	E14001083	Extreme weather zone	38	43	70	175
Hornsey and Friern Barnet	E14001293	Extreme weather zone	39	51	39	54
Lewisham East	E14001331	Extreme weather zone	40	57	29	61
Windsor	E14001588	Extreme weather zone	41	39	111	338
Brentford and Isleworth	E14001124	Extreme weather zone	42	55	38	34
Croydon West	E14001188	Extreme weather zone	43	61	28	24
Thurrock	E14001546	Extreme weather zone	44	38	146	115
Spelthorne	E14001505	Extreme weather zone	45	45	107	275
Kingston upon Hull East	E14001313	Rising tides	46	4	444	319
Hampstead and Highgate	E14001265	Extreme weather zone	47	58	50	46
Reading Central	E14001438	Extreme weather zone	48	53	63	127
Ealing Central and Acton	E14001207	Extreme weather zone	49	69	43	39
Nottingham East	E14001410	Extreme weather zone	50	60	55	22
East Ham	E14001213	Extreme weather zone	51	97	12	9
Leicester South	E14001327	Extreme weather zone	52	50	110	74

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Edmonton and Winchmore Hill	E14001221	Extreme weather zone	53	75	37	55
Harrow West	E14001271	Extreme weather zone	54	67	58	65
Southgate and Wood Green	E14001503	Extreme weather zone	55	76	40	52
Erith and Thamesmead	E14001229	Extreme weather zone	56	88	21	35
Harlow	E14001267	Extreme weather zone	57	74	47	85
Mitcham and Morden	E14001371	Extreme weather zone	58	78	41	48
Slough	E14001477	Extreme weather zone	59	65	73	116
Maidenhead	E14001348	Extreme weather zone	60	68	77	252
Sheffield Central	E14001467	Extreme weather zone	61	23	321	31
Doncaster East and the Isle of Axholme	E14001199	Extreme weather zone	62	36	264	503
Kingston and Surbiton	E14001312	Extreme weather zone	63	70	86	158
Ealing North	E14001208	Extreme weather zone	64	90	65	77
Cambridge	E14001149	Extreme weather zone	65	108	31	159
Rochester and Strood	E14001447	Extreme weather zone	66	62	166	129
Leicester West	E14001328	Extreme weather zone	67	93	89	43
Harrow East	E14001270	Extreme weather zone	68	84	116	292
Esher and Walton	E14001230	Extreme weather zone	69	79	137	498
Ilford South	E14001301	Extreme weather zone	70	124	26	27
Nottingham South	E14001412	Extreme weather zone	71	71	180	154
Leyton and Wanstead	E14001334	Extreme weather zone	72	103	71	117
Richmond Park	E14001445	Extreme weather zone	73	87	120	312
Lincoln	E14001336	Extreme weather zone	74	77	161	263
St Neots and Mid Cambridgeshire	E14001512	Extreme weather zone	75	135	25	308
Sutton and Cheam	E14001534	Extreme weather zone	76	86	136	421
Luton South and South Bedfordshire	E14001346	Extreme weather zone	77	148	20	33
Huntingdon	E14001298	Extreme weather zone	78	141	22	225
Carshalton and Wallington	E14001153	Extreme weather zone	79	100	96	160
Chingford and Woodford Green	E14001167	Extreme weather zone	80	114	78	193



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Nottingham North and Kimberley	E14001411	Extreme weather zone	81	92	155	79
Finchley and Golders Green	E14001238	Extreme weather zone	82	104	115	267
Weston-super-Mare	E14001581	Rising tides	83	26	377	82
Louth and Horncastle	E14001343	Rising tides	84	25	379	317
Aldershot	E14001063	Extreme weather zone	85	127	68	320
Chatham and Aylesford	E14001157	Extreme weather zone	86	102	139	138
Loughborough	E14001342	Extreme weather zone	87	94	185	152
Romford	E14001448	Extreme weather zone	88	107	125	229
Gillingham and Rainham	E14001246	Extreme weather zone	89	99	174	228
Dunstable and Leighton Buzzard	E14001206	Extreme weather zone	90	169	46	99
Bath	E14001080	Extreme weather zone	91	73	266	268
Orpington	E14001417	Extreme weather zone	92	105	178	483
Broxbourne	E14001139	Extreme weather zone	93	149	66	166
Leeds Central and Headingley	E14001319	Extreme weather zone	94	56	298	26
Oxford West and Abingdon	E14001420	Extreme weather zone	95	112	145	316
Bracknell	E14001117	Extreme weather zone	96	140	81	368
Hayes and Harlington	E14001276	Extreme weather zone	97	154	62	72
Enfield North	E14001225	Extreme weather zone	98	165	56	94
Doncaster North	E14001200	Extreme weather zone	99	85	250	150
Gloucester	E14001248	Extreme weather zone	100	110	187	130
Croydon South	E14001187	Extreme weather zone	101	111	167	440
Wimbledon	E14001586	Extreme weather zone	102	123	144	404
Wycombe	E14001600	Extreme weather zone	103	129	122	375
Bexleyheath and Crayford	E14001089	Extreme weather zone	104	151	83	230
Luton North	E14001345	Extreme weather zone	105	170	69	259
Eltham and Chislehurst	E14001223	Extreme weather zone	106	183	59	156
Oxford East	E14001419	Extreme weather zone	107	146	91	105
South Basildon and East Thurrock	E14001480	Extreme weather zone	108	101	240	336

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Ilford North	E14001300	Extreme weather zone	109	160	79	135
Dartford	E14001191	Extreme weather zone	110	134	132	139
Bromley and Biggin Hill	E14001137	Extreme weather zone	111	126	165	506
Chipping Barnet	E14001169	Extreme weather zone	112	144	109	293
North West Norfolk	E14001405	Extreme weather zone	113	59	316	199
Basildon and Billericay	E14001077	Extreme weather zone	114	122	199	146
Goole and Pocklington	E14001250	Extreme weather zone	115	66	305	422
Woking	E14001592	Extreme weather zone	116	159	99	426
North East Hampshire	E14001392	Extreme weather zone	117	173	84	340
Gravesham	E14001254	Extreme weather zone	118	130	171	149
Uxbridge and South Ruislip	E14001558	Extreme weather zone	119	157	108	219
Crawley	E14001184	Extreme weather zone	120	187	80	204
Erewash	E14001228	Extreme weather zone	121	118	222	271
Barking	E14001073	Hot spot	122	254	33	32
Birmingham Hodge Hill and Solihull North	E14001095	Extreme weather zone	123	145	140	67
Northampton North	E14001406	Extreme weather zone	124	162	117	298
Maidstone and Malling	E14001349	Extreme weather zone	125	152	133	201
Gainsborough	E14001243	Extreme weather zone	126	133	206	198
Watford	E14001568	Extreme weather zone	127	195	90	109
Bedford	E14001084	Hot spot	128	230	60	241
Hertford and Stortford	E14001283	Extreme weather zone	129	191	93	418
Southend West and Leigh	E14001502	Extreme weather zone	130	98	280	311
Bridgwater	E14001126	Rising tides	131	41	387	140
Croydon East	E14001186	Extreme weather zone	132	199	97	131
North West Cambridgeshire	E14001401	Hot spot	133	273	42	133
Epping Forest	E14001226	Hot spot	134	212	87	244
Guildford	E14001258	Hot spot	135	209	92	423
Birmingham Erdington	E14001093	Extreme weather zone	136	166	148	78



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Sittingbourne and Sheppey	E14001474	Extreme weather zone	137	82	306	89
Ealing Southall	E14001209	Hot spot	138	250	61	66
Dagenham and Rainham	E14001189	Hot spot	139	216	95	124
Gedling	E14001245	Extreme weather zone	140	147	203	429
Birmingham Perry Barr	E14001098	Extreme weather zone	141	167	164	60
Southampton Itchen	E14001499	Hot spot	142	214	100	101
Smethwick	E14001478	Extreme weather zone	143	164	182	68
Peterborough	E14001425	Hot spot	144	281	54	73
Newbury	E14001376	Extreme weather zone	145	156	201	382
Southampton Test	E14001500	Extreme weather zone	146	168	184	93
Hastings and Rye	E14001274	Extreme weather zone	147	139	232	287
Ely and East Cambridgeshire	E14001224	Hot spot	148	337	32	113
Derby North	E14001193	Extreme weather zone	149	115	273	188
Old Bexley and Sidcup	E14001414	Hot spot	150	228	106	452
Norwich South	E14001409	Extreme weather zone	151	171	190	63
Great Grimsby and Cleethorpes	E14001255	Extreme weather zone	152	89	312	326
Hertsmere	E14001284	Hot spot	153	207	129	315
Bristol East	E14001132	Hot spot	154	208	130	47
Cheltenham	E14001161	Extreme weather zone	155	176	194	273
Castle Point	E14001154	Extreme weather zone	156	177	198	103
Stratford-on-Avon	E14001526	Extreme weather zone	157	188	177	303
Wellingborough and Rushden	E14001571	Hot spot	158	294	64	237
Cities of London and Westminster	E14001172	Extreme weather zone	159	95	309	543
Derby South	E14001194	Extreme weather zone	160	155	223	57
Scunthorpe	E14001462	Extreme weather zone	161	197	170	132
Corby and East Northamptonshire	E14001179	Hot spot	162	249	98	227
Beaconsfield	E14001082	Hot spot	163	219	138	464
Wyre Forest	E14001601	Hot spot	164	211	150	41

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Twickenham	E14001556	Hot spot	165	245	114	296
Canterbury	E14001151	Rising tides	166	63	355	377
West Suffolk	E14001578	Hot spot	167	292	76	95
Hitchin	E14001289	Hot spot	168	346	48	119
Feltham and Heston	E14001236	Hot spot	169	344	53	49
Birmingham Yardley	E14001100	Hot spot	170	229	135	80
Reading West and Mid Berkshire	E14001439	Hot spot	171	257	104	347
Epsom and Ewell	E14001227	Hot spot	172	236	134	411
Hemel Hempstead	E14001278	Hot spot	173	263	105	183
North East Hertfordshire	E14001393	Hot spot	174	315	72	329
Tewkesbury	E14001542	Hot spot	175	204	196	249
Warwick and Leamington	E14001566	Hot spot	176	222	169	231
South West Norfolk	E14001497	Hot spot	177	235	153	369
Walsall and Bloxwich	E14001562	Extreme weather zone	178	179	230	81
Ruislip, Northwood and Pinner	E14001454	Hot spot	179	239	159	475
Wokingham	E14001593	Hot spot	180	280	113	445
Dorking and Horley	E14001201	Hot spot	181	291	112	391
Tonbridge	E14001549	Extreme weather zone	182	200	224	519
Rushcliffe	E14001457	Hot spot	183	203	221	443
Coventry North West	E14001181	Hot spot	184	225	207	185
Northampton South	E14001407	Hot spot	185	277	126	282
Basingstoke	E14001078	Hot spot	186	261	147	493
Welwyn Hatfield	E14001573	Hot spot	187	318	94	205
Broxtowe	E14001140	Extreme weather zone	188	175	253	444
Rayleigh and Wickford	E14001437	Extreme weather zone	189	132	294	388
Swindon South	E14001537	Hot spot	190	244	193	218
Stevenage	E14001516	Hot spot	191	375	67	197
Reigate	E14001442	Hot spot	192	282	142	466

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Coventry South	E14001182	Hot spot	193	218	225	344
Brentwood and Ongar	E14001125	Hot spot	194	269	156	343
Godalming and Ash	E14001249	Hot spot	195	313	118	515
Hornchurch and Upminster	E14001292	Hot spot	196	238	209	299
Earley and Woodley	E14001210	Hot spot	197	270	163	527
Birmingham Selly Oak	E14001099	Hot spot	198	266	175	69
Harpenden and Berkhamsted	E14001268	Hot spot	199	278	162	460
Surrey Heath	E14001532	Hot spot	200	351	101	459
Burton and Uttoxeter	E14001143	Extreme weather zone	201	153	286	356
Wolverhampton West	E14001596	Extreme weather zone	202	189	260	178
North Bedfordshire	E14001384	Hot spot	203	450	51	177
Newark	E14001375	Hot spot	204	226	241	523
Aylesbury	E14001071	Hot spot	205	333	127	403
Salford	E14001459	Rising tides	206	106	336	38
Tipton and Wednesbury	E14001547	Hot spot	207	258	212	100
South West Hertfordshire	E14001496	Hot spot	208	309	157	379
Bristol South	E14001135	Hot spot	209	288	191	98
Leeds South	E14001323	Extreme weather zone	210	128	318	45
Brigg and Immingham	E14001128	Extreme weather zone	211	137	307	433
Tamworth	E14001538	Extreme weather zone	212	174	285	395
Sleaford and North Hykeham	E14001476	Hot spot	213	290	204	269
South Cambridgeshire	E14001481	Hot spot	214	436	75	463
Faversham and Mid Kent	E14001235	Hot spot	215	297	195	222
Worcester	E14001597	Hot spot	216	299	192	192
Henley and Thame	E14001280	Hot spot	217	359	128	398
Birmingham Ladywood	E14001096	Hot spot	218	247	244	342
Banbury	E14001072	Hot spot	219	355	143	206
Sherwood Forest	E14001471	Hot spot	220	325	176	157

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Bristol Central	E14001131	Hot spot	221	267	229	353
Bassetlaw	E14001079	Hot spot	222	274	227	289
St Albans	E14001507	Hot spot	223	382	123	310
Kettering	E14001311	Hot spot	224	380	124	295
Grantham and Bourne	E14001253	Hot spot	225	354	154	294
Droitwich and Evesham	E14001203	Hot spot	226	350	160	128
Chelmsford	E14001159	Hot spot	227	276	236	487
Rutland and Stamford	E14001458	Hot spot	228	352	172	371
Tunbridge Wells	E14001555	Hot spot	229	286	231	304
North West Essex	E14001402	Hot spot	230	433	102	257
Wolverhampton North East	E14001594	Hot spot	231	205	282	196
Manchester Central	E14001352	Rising tides	232	131	330	23
Selby	E14001464	Extreme weather zone	233	190	296	364
Witney	E14001591	Hot spot	234	386	149	180
West Dorset	E14001575	Hot spot	235	234	272	87
Birmingham Edgbaston	E14001092	Hot spot	236	331	211	110
North West Hampshire	E14001403	Hot spot	237	387	152	277
Birmingham Northfield	E14001097	Hot spot	238	328	216	126
Winchester	E14001587	Hot spot	239	389	151	396
North Warwickshire and Bedworth	E14001400	Hot spot	240	332	215	194
Redditch	E14001441	Hot spot	241	305	233	513
Milton Keynes Central	E14001369	Hot spot	242	456	103	410
Chesham and Amersham	E14001162	Hot spot	243	369	186	504
Nuneaton	E14001413	Hot spot	244	327	219	250
Yeovil	E14001603	Hot spot	245	255	261	169
North Somerset	E14001399	Hot spot	246	306	242	412
Milton Keynes North	E14001370	Hot spot	247	484	88	248
Bristol North East	E14001133	Hot spot	248	345	214	184

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Wolverhampton South East	E14001595	Hot spot	249	302	245	182
York Central	E14001604	Extreme weather zone	250	193	301	203
Sevenoaks	E14001465	Hot spot	251	383	197	458
Eastleigh	E14001220	Hot spot	252	381	200	468
Farnham and Bordon	E14001234	Hot spot	253	464	119	514
Salisbury	E14001460	Hot spot	254	256	274	462
Swindon North	E14001536	Hot spot	255	411	179	174
Doncaster Central	E14001198	Hot spot	256	360	226	245
Harborough, Oadby and Wigston	E14001266	Hot spot	257	335	246	521
East Surrey	E14001215	Hot spot	258	424	181	486
Coventry East	E14001180	Hot spot	259	409	188	143
Melton and Syston	E14001357	Hot spot	260	362	237	471
Rugby	E14001453	Hot spot	261	405	205	280
Ashfield	E14001068	Hot spot	262	370	228	221
Bury St Edmunds and Stowmarket	E14001146	Hot spot	263	434	183	362
Mansfield	E14001355	Hot spot	264	307	263	307
Stroud	E14001529	Hot spot	265	329	256	378
Weald of Kent	E14001570	Hot spot	266	365	243	465
South Northamptonshire	E14001490	Hot spot	267	499	131	348
Bootle	E14001113	Rising tides	268	31	493	136
Horsham	E14001294	Hot spot	269	401	220	400
Liverpool Riverside	E14001338	Rising tides	270	72	448	17
Buckingham and Bletchley	E14001141	Hot spot	271	439	208	534
Mid Buckinghamshire	E14001360	Hot spot	272	480	158	457
Bristol North West	E14001134	Hot spot	273	432	210	211
Thornbury and Yate	E14001545	Hot spot	274	320	271	490
Bromsgrove	E14001138	Hot spot	275	431	213	330
East Hampshire	E14001214	Hot spot	276	487	168	505



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Dewsbury and Batley	E14001196	Rising tides	277	186	334	118
Folkestone and Hythe	E14001239	Rising tides	278	81	440	314
Kenilworth and Southam	E14001309	Hot spot	279	447	217	424
South Cotswolds	E14001482	Hot spot	280	326	281	511
Wells and Mendip Hills	E14001572	Hot spot	281	275	299	449
Didcot and Wantage	E14001197	Hot spot	282	488	202	474
Cannock Chase	E14001150	Hot spot	283	301	293	306
Mid Sussex	E14001366	Hot spot	284	444	238	419
South Leicestershire	E14001488	Hot spot	285	463	218	324
Bicester and Woodstock	E14001090	Hot spot	286	506	189	456
Halesowen	E14001261	Hot spot	287	367	275	401
Blackburn	E14001102	Rising tides	288	96	435	144
Dudley	E14001204	Hot spot	289	410	254	195
Daventry	E14001192	Hot spot	290	525	173	409
Romsey and Southampton North	E14001449	Hot spot	291	384	269	525
Frome and East Somerset	E14001241	Hot spot	292	348	287	359
Exeter	E14001231	Rising tides	293	109	423	232
North West Leicestershire	E14001404	Hot spot	294	408	257	272
East Wiltshire	E14001217	Hot spot	295	475	235	372
Mid Bedfordshire	E14001359	Hot spot	296	538	121	517
West Worcestershire	E14001579	Hot spot	297	452	249	467
Mid Leicestershire	E14001364	Hot spot	298	476	239	428
Bradford West	E14001120	Rising tides	299	113	419	53
North Dorset	E14001388	Hot spot	300	368	283	209
North Cotswolds	E14001386	Hot spot	301	467	248	454
Calder Valley	E14001147	Rising tides	302	83	457	351
Stourbridge	E14001524	Hot spot	303	407	277	358
West Bromwich	E14001574	Hot spot	304	429	268	477

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
South West Wiltshire	E14001498	Hot spot	305	415	276	283
Stoke-on-Trent Central	E14001520	Hot spot	306	314	313	102
Leeds East	E14001320	Least concern area	307	231	344	165
Sheffield Brightside and Hillsborough	E14001466	Least concern area	308	237	341	97
Beverley and Holderness	E14001087	Rising tides	309	91	455	497
Maldon	E14001351	Least concern area	310	248	338	337
Hamble Valley	E14001263	Hot spot	311	445	267	438
Taunton and Wellington	E14001540	Least concern area	312	246	339	164
Filton and Bradley Stoke	E14001237	Hot spot	313	493	251	435
Meriden and Solihull East	E14001358	Hot spot	314	500	247	476
Hereford and South Herefordshire	E14001281	Hot spot	315	363	300	383
Pontefract, Castleford and Knottingley	E14001428	Hot spot	316	353	304	318
Melksham and Devizes	E14001356	Hot spot	317	481	262	291
Norwich North	E14001408	Least concern area	318	217	364	251
Birmingham Hall Green and Moseley	E14001094	Hot spot	319	530	234	331
Stoke-on-Trent North	E14001521	Hot spot	320	334	322	161
Bolton North East	E14001110	Least concern area	321	215	368	173
Leeds West and Pudsey	E14001325	Least concern area	322	293	335	121
Honiton and Sidmouth	E14001291	Rising tides	323	198	383	414
Hinckley and Bosworth	E14001288	Hot spot	324	512	255	451
South Derbyshire	E14001483	Hot spot	325	441	292	478
Chippenham	E14001168	Hot spot	326	478	279	461
Forest of Dean	E14001240	Hot spot	327	485	278	512
Wakefield and Rothwell	E14001560	Least concern area	328	259	351	261
Ipswich	E14001302	Rising tides	329	125	436	123
Barnsley South	E14001075	Hot spot	330	374	315	70
Chesterfield	E14001165	Least concern area	331	242	366	265
Ashford	E14001069	Least concern area	332	295	343	141

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Lichfield	E14001335	Hot spot	333	457	291	350
Sussex Weald	E14001533	Hot spot	334	527	259	441
Colchester	E14001176	Least concern area	335	227	375	153
Mid Norfolk	E14001365	Hot spot	336	522	265	386
Oldham East and Saddleworth	E14001415	Least concern area	337	213	385	107
Amber Valley	E14001066	Hot spot	338	479	288	301
Stafford	E14001513	Hot spot	339	413	308	355
Rother Valley	E14001451	Hot spot	340	489	289	361
Rotherham	E14001452	Least concern area	341	379	325	172
Rochdale	E14001446	Least concern area	342	240	376	186
Bolton South and Walkden	E14001111	Least concern area	343	264	362	106
North Herefordshire	E14001395	Hot spot	344	419	311	437
Kingswinford and South Staffordshire	E14001316	Hot spot	345	482	295	482
Blackley and Middleton South	E14001103	Least concern area	346	287	354	71
Manchester Rusholme	E14001353	Least concern area	347	322	342	30
Spen Valley	E14001506	Least concern area	348	223	395	234
Warrington South	E14001565	Rising tides	349	201	411	376
Bradford East	E14001118	Rising tides	350	181	420	59
Solihull West and Shirley	E14001479	Hot spot	351	535	258	518
Normanton and Hemsworth	E14001383	Hot spot	352	418	323	112
Brighton Pavilion	E14001130	Rising tides	353	52	496	58
Glastonbury and Somerton	E14001247	Hot spot	354	502	297	479
Aldridge-Brownhills	E14001064	Hot spot	355	519	290	448
Derbyshire Dales	E14001195	Least concern area	356	330	353	481
Manchester Withington	E14001354	Least concern area	357	251	388	167
New Forest East	E14001373	Least concern area	358	260	382	501
Bury North	E14001144	Least concern area	359	268	378	325
Leeds North East	E14001321	Least concern area	360	316	356	384



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Rossendale and Darwen	E14001450	Rising tides	361	143	442	284
East Grinstead and Uckfield	E14001212	Hot spot	362	541	252	531
Exmouth and Exeter East	E14001232	Rising tides	363	80	485	191
Isle of Wight West	E14001304	Least concern area	364	321	357	255
Braintree	E14001121	Hot spot	365	532	284	526
Telford	E14001541	Hot spot	366	465	319	427
Sutton Coldfield	E14001535	Hot spot	367	539	270	529
Rawmarsh and Conisbrough	E14001436	Hot spot	368	460	320	439
Witham	E14001590	Least concern area	369	417	332	300
Mid Derbyshire	E14001362	Least concern area	370	448	326	535
Ashton-under-Lyne	E14001070	Least concern area	371	272	390	246
Shrewsbury	E14001473	Least concern area	372	414	333	425
Sheffield Heeley	E14001469	Least concern area	373	364	348	142
South Suffolk	E14001494	Least concern area	374	470	324	387
Stone, Great Wyrley and Penkridge	E14001523	Hot spot	375	495	314	473
York Outer	E14001605	Least concern area	376	454	327	470
Gorton and Denton	E14001251	Least concern area	377	336	369	76
Warrington North	E14001564	Least concern area	378	224	418	455
Bradford South	E14001119	Least concern area	379	232	415	64
North East Somerset and Hanham	E14001394	Hot spot	380	528	302	537
Liverpool West Derby	E14001341	Least concern area	381	304	384	339
Huddersfield	E14001297	Rising tides	382	136	461	207
Runcorn and Helsby	E14001455	Least concern area	383	451	331	258
Bolsover	E14001109	Hot spot	384	529	303	406
The Wrekin	E14001543	Hot spot	385	516	310	381
Liverpool Wavertree	E14001340	Least concern area	386	390	352	91
Central Devon	E14001155	Least concern area	387	206	427	260
Southend East and Rochford	E14001501	Rising tides	388	142	459	224

Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
St Helens South and Whiston	E14001510	Least concern area	389	285	400	286
Crewe and Nantwich	E14001185	Least concern area	390	477	328	208
Stoke-on-Trent South	E14001522	Least concern area	391	398	350	500
Wythenshawe and Sale East	E14001602	Least concern area	392	357	372	92
Macclesfield	E14001347	Least concern area	393	340	381	489
Liverpool Walton	E14001339	Least concern area	394	252	417	408
Worsley and Eccles	E14001598	Least concern area	395	319	392	290
South Norfolk	E14001489	Hot spot	396	524	317	399
Herne Bay and Sandwich	E14001282	Rising tides	397	172	453	90
Hyndburn	E14001299	Rising tides	398	196	443	171
Makerfield	E14001350	Least concern area	399	308	405	393
Newcastle-under-Lyme	E14001380	Least concern area	400	504	329	247
North East Derbyshire	E14001391	Least concern area	401	453	345	187
Burnley	E14001142	Rising tides	402	161	460	256
Leeds South West and Morley	E14001324	Least concern area	403	483	337	151
Knowsley	E14001317	Least concern area	404	421	358	216
Widnes and Halewood	E14001584	Least concern area	405	371	380	181
Fareham and Waterlooville	E14001233	Least concern area	406	317	408	416
Stalybridge and Hyde	E14001515	Least concern area	407	265	424	189
Bexhill and Battle	E14001088	Least concern area	408	323	410	430
Harrogate and Knaresborough	E14001269	Least concern area	409	347	406	366
Liverpool Garston	E14001337	Least concern area	410	437	367	270
North Shropshire	E14001398	Least concern area	411	449	361	333
Southport	E14001504	Rising tides	412	64	503	349
Central Suffolk and North Ipswich	E14001156	Least concern area	413	377	393	278
Leigh and Atherton	E14001329	Least concern area	414	310	416	499
Sefton Central	E14001463	Rising tides	415	116	483	516
Barnsley North	E14001074	Least concern area	416	428	371	360



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Mid Cheshire	E14001361	Least concern area	417	455	363	417
Arundel and South Downs	E14001067	Least concern area	418	514	340	508
Preston	E14001433	Rising tides	419	185	462	134
South Shropshire	E14001493	Least concern area	420	501	346	509
Congleton	E14001178	Least concern area	421	468	359	447
Pendle and Clitheroe	E14001422	Rising tides	422	182	463	162
Poole	E14001429	Least concern area	423	399	394	363
Sheffield South East	E14001470	Least concern area	424	486	360	328
Chester North and Neston	E14001163	Least concern area	425	518	349	346
Oldham West, Chadderton and Royton	E14001416	Least concern area	426	443	386	239
Ellesmere Port and Bromborough	E14001222	Least concern area	427	474	373	420
Staffordshire Moorlands	E14001514	Least concern area	428	526	347	413
North Devon	E14001387	Rising tides	429	120	490	323
Bury South	E14001145	Least concern area	430	423	399	442
St Helens North	E14001509	Least concern area	431	422	402	374
Bolton West	E14001112	Least concern area	432	426	398	380
Wigan	E14001585	Least concern area	433	425	409	446
Newcastle upon Tyne East and Wallsend	E14001378	Least concern area	434	341	428	104
Harwich and North Essex	E14001273	Least concern area	435	312	438	240
Portsmouth South	E14001432	Rising tides	436	150	477	20
Tiverton and Minehead	E14001548	Rising tides	437	158	476	354
Tatton	E14001539	Least concern area	438	520	370	402
Newcastle upon Tyne North	E14001379	Least concern area	439	324	437	281
Shipley	E14001472	Least concern area	440	303	445	233
High Peak	E14001287	Least concern area	441	311	450	394
Stockport	E14001517	Least concern area	442	492	396	200
Havant	E14001275	Least concern area	443	241	465	365
Darlington	E14001190	Least concern area	444	394	425	262



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Penistone and Stocksbridge	E14001423	Least concern area	445	509	391	485
Ossett and Denby Dale	E14001418	Least concern area	446	513	389	407
Waveney Valley	E14001569	Least concern area	447	536	365	536
Altrincham and Sale West	E14001065	Least concern area	448	393	430	533
Leeds North West	E14001322	Least concern area	449	508	401	453
Bournemouth West	E14001116	Least concern area	450	338	454	111
Mid Dorset and North Poole	E14001363	Least concern area	451	523	397	491
Stretford and Urmston	E14001528	Least concern area	452	515	404	332
Chester South and Eddisbury	E14001164	Least concern area	453	537	374	528
Halifax	E14001262	Least concern area	454	349	452	170
Sheffield Hallam	E14001468	Least concern area	455	497	413	538
Hazel Grove	E14001277	Least concern area	456	473	421	432
Heywood and Middleton North	E14001286	Least concern area	457	507	412	494
Keighley and Ilkley	E14001308	Least concern area	458	284	467	254
Chorley	E14001170	Least concern area	459	490	422	397
Sunderland Central	E14001531	Least concern area	460	396	447	385
Newcastle upon Tyne Central and West	E14001377	Least concern area	461	442	434	155
Eastbourne	E14001219	Rising tides	462	42	532	145
Hove and Portslade	E14001296	Rising tides	463	49	526	75
Houghton and Sunderland South	E14001295	Least concern area	464	459	433	235
Newton Aycliffe and Spennymoor	E14001382	Least concern area	465	471	432	313
West Lancashire	E14001577	Least concern area	466	435	441	334
Cheadle	E14001158	Least concern area	467	494	429	532
Skipton and Ripon	E14001475	Least concern area	468	243	478	502
Richmond and Northallerton	E14001444	Least concern area	469	289	472	480
Newton Abbot	E14001381	Least concern area	470	210	489	392
Wetherby and Easingwold	E14001582	Least concern area	471	533	414	540
Colne Valley	E14001177	Least concern area	472	372	466	373



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Gateshead Central and Whickham	E14001244	Least concern area	473	498	439	190
Torbay	E14001551	Rising tides	474	138	502	243
Easington	E14001211	Least concern area	475	491	449	168
South Shields	E14001492	Least concern area	476	402	464	302
North Durham	E14001389	Least concern area	477	446	458	352
Washington and Gateshead South	E14001567	Least concern area	478	505	446	335
Broadland and Fakenham	E14001136	Least concern area	479	531	431	469
North Cornwall	E14001385	Least concern area	480	416	468	276
City of Durham	E14001173	Least concern area	481	496	456	450
Bishop Auckland	E14001101	Least concern area	482	397	470	214
Stockton North	E14001518	Least concern area	483	378	474	253
Blaydon and Consett	E14001106	Least concern area	484	440	469	264
South Ribble	E14001491	Least concern area	485	406	471	484
Jarrow and Gateshead East	E14001307	Least concern area	486	534	451	390
Truro and Falmouth	E14001554	Least concern area	487	392	479	210
Suffolk Coastal	E14001530	Least concern area	488	385	482	415
Carlisle	E14001152	Least concern area	489	356	487	492
New Forest West	E14001374	Least concern area	490	361	488	370
St Austell and Newquay	E14001508	Least concern area	491	391	484	212
Torridge and Tavistock	E14001552	Least concern area	492	412	480	520
Ribble Valley	E14001443	Least concern area	493	469	473	495
Christchurch	E14001171	Least concern area	494	343	494	242
Lewes	E14001330	Least concern area	495	221	505	217
Tynemouth	E14001557	Least concern area	496	458	475	472
East Thanet	E14001216	Rising tides	497	121	522	88
Dover and Deal	E14001202	Rising tides	498	202	510	202
Thirsk and Malton	E14001544	Least concern area	499	400	486	496
Birkenhead	E14001091	Least concern area	500	262	501	226



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
South Devon	E14001484	Rising tides	501	178	515	309
Middlesbrough and Thornaby East	E14001367	Least concern area	502	427	491	137
South East Cornwall	E14001486	Least concern area	503	358	498	297
Chichester	E14001166	Least concern area	504	283	508	125
Gosport	E14001252	Least concern area	505	472	492	220
Portsmouth North	E14001431	Least concern area	506	298	506	510
Lancaster and Wyre	E14001318	Least concern area	507	220	517	163
Bridlington and The Wolds	E14001127	Least concern area	508	373	500	436
Plymouth Sutton and Devonport	E14001427	Rising tides	509	119	530	62
Morecambe and Lunesdale	E14001372	Rising tides	510	184	521	274
Camborne and Redruth	E14001148	Least concern area	511	403	499	389
South Dorset	E14001485	Rising tides	512	180	524	86
Hartlepool	E14001272	Least concern area	513	339	511	236
North Norfolk	E14001396	Least concern area	514	376	507	357
Lowestoft	E14001344	Least concern area	515	233	520	179
Stockton West	E14001519	Least concern area	516	542	481	542
Wallasey	E14001561	Least concern area	517	430	504	238
Cramlington and Killingworth	E14001183	Least concern area	518	521	495	327
Penrith and Solway	E14001424	Least concern area	519	366	514	524
Hexham	E14001285	Least concern area	520	511	497	530
Westmorland and Lonsdale	E14001580	Least concern area	521	253	523	539
Brighton Kemptown and Peacehaven	E14001129	Rising tides	522	192	528	215
Blackpool North and Fleetwood	E14001104	Rising tides	523	117	539	434
Worthing West	E14001599	Rising tides	524	163	536	223
Bournemouth East	E14001115	Least concern area	525	510	509	322
Isle of Wight East	E14001303	Least concern area	526	395	518	285
Middlesbrough South and East Cleveland	E14001368	Least concern area	527	438	516	367
Redcar	E14001440	Least concern area	528	503	512	266



Constituency name	Constituency code	Climate risk grouping	Rank			
			Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
Clacton	E14001174	Least concern area	529	420	519	345
Great Yarmouth	E14001256	Least concern area	530	300	529	83
St Ives	E14001511	Least concern area	531	271	533	122
East Worthing and Shoreham	E14001218	Rising tides	532	194	538	431
Bognor Regis and Littlehampton	E14001108	Least concern area	533	279	534	148
Blackpool South	E14001105	Least concern area	534	296	537	147
Scarborough and Whitby	E14001461	Least concern area	535	404	531	405
Wirral West	E14001589	Least concern area	536	543	513	541
South West Devon	E14001495	Least concern area	537	461	527	522
Fylde	E14001242	Least concern area	538	462	535	321
Plymouth Moor View	E14001426	Least concern area	539	540	525	488
Barrow and Furness	E14001076	Least concern area	540	342	540	305
Blyth and Ashington	E14001107	Least concern area	541	466	542	176
North Northumberland	E14001397	Least concern area	542	517	541	507
Whitehaven and Workington	E14001583	Least concern area	543	388	543	341



City name	Climate risk grouping	Rank			
		Climate Risk Index	Flood Risk Index	Heat Risk Index	Socioeconomic vulnerability
London	Extreme weather zone	1	1	1	1
Nottingham	Extreme weather zone	2	2	2	3
Birmingham	Hot spot	3	6	3	2
Bristol	Hot spot	4	8	4	7
Leeds	Least concern area	5	4	5	6
Sheffield	Rising tides	6	3	6	5
Liverpool	Least concern area	7	5	8	4
Manchester	Least concern area	8	7	7	8
Newcastle	Least concern area	9	9	9	9

Endnotes

- 1 The Core Cities Group includes 11 cities: Belfast, Birmingham, Bristol, Cardiff, Glasgow, Leeds, Liverpool, Manchester, Newcastle, Nottingham and Sheffield. The analysis only includes English cities, plus London, for a total of nine.
- 2 Nationwide, Half of renters have no home insurance in place, despite average £25k value of contents, 2021.
- 3 Nationwide, Half of renters have no home insurance in place, despite average £25k value of contents, 2021.
- 4 FCERM, Counting the cost of flooding, 2021.
- 5 Environment Agency, Risk of Flooding from Rivers and Sea - Postcodes in Areas at Risk, 2024.
- 6 Environment Agency, Flood and coastal erosion risk management report: 1 April 2022 to 31 March 2023, 2024
- 7 National Infrastructure Commission, Surface water flooding, 2022.
- 8 Environment Agency, Estimating the economic costs of the 2015 to 2016 winter floods, 2018.
- 9 Association of British Insurers, Weathering the Storm, 2023.
- 10 ONS, Physical wealth: wealth in Great Britain, 2022.
- 11 ONS, Regional gross value added (balanced) by industry: all ITL regions, 2024.



Contact:

AXA UK Public Affairs

ukpublicaffairs@axa-uk.co.uk