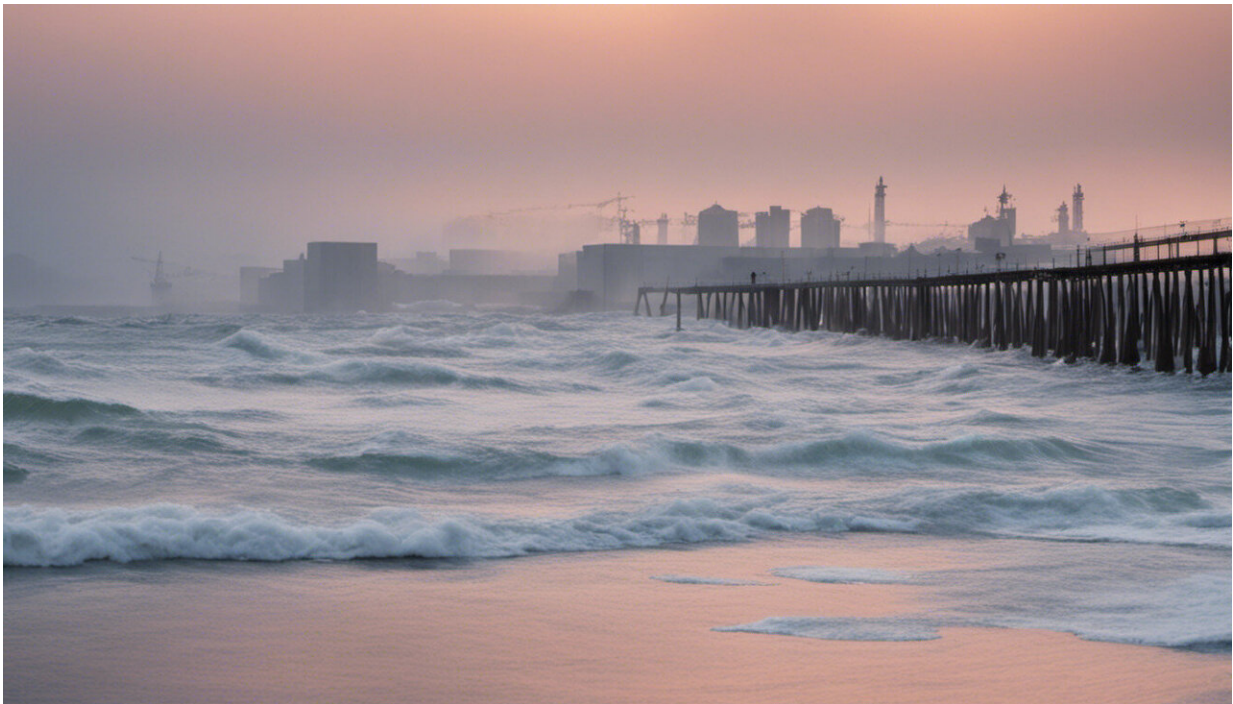


Five climate-related factors to consider before buying a home

December 22 2021, by Chris Medland



Credit: AI-generated image ([disclaimer](#))

In the UK, where house prices have reached [historic highs](#) and there is a [shortage of homes](#) available, the pressure on the property market is stark.

And as with any market these days, there are environmental factors to consider. So for those who can afford to buy their own [home](#), it is worth

remembering that within the lifetime of a mortgage (typically around 30 years) the [climate](#) will be very different from today—with a significant impact on property prices.

For example, the [Met Office predicts](#) that by 2050 average temperatures in the UK could increase by 1.7°C. There will also be more frequent and longer lasting heat waves, more extreme rainfall, and more regular and powerful storms.

So here are five things for home-buyers to take into account beyond living space and local amenities:

1. Connectivity

Working from home may be here to stay, but the need to travel will not disappear completely. And as the pressure to reduce individual car use becomes more intense and low-traffic neighborhoods become increasingly common, being able to walk, cycle or use public transport will be highly prized. [Research shows](#) that good access to public transport is reflected in higher [house prices](#).

"Walkable" neighborhoods and areas with off-road cycle paths are also more expensive, indicating [financial value](#) in the ability to ditch cars.

For staying in, a reliable and fast internet connection is important—so much so that homes with the best connections [are worth more](#) than those without.

2. Insulation

With energy prices rising, keeping the warmth in during the winter and excess heat out during the summer makes sense economically and

environmentally. But before rushing to replace gas boilers with heat pumps, the focus should be on increasing the thermal [performance of a building](#).

Cavity and loft insulation are simple and cost effective, as is upgrading windows (unless it's a listed building where double glazing may [not be permitted](#)). But many homes require more bespoke measures.

Solutions to the insulation of solid brick walls (a common construction for terraced houses), for example needs to be detailed in a way to avoid [condensation and mold growth](#). It is worth [seeking advice](#) when it comes to energy efficiency upgrades to existing housing stock.

3. Sewerage

Climate change increases the risk of [surface water and sewer flooding](#) because more [frequent heavy downpours](#) will inundate drainage systems. Flooding such as that [seen in London](#) in July 2021 will be more commonplace.

Sewer flooding is as disgusting as it sounds, and it is worth checking sewer maps to see if a house is exposed to this risk. The treatment of sewage is being affected by [climate change](#) due to reduced river flows in [hotter summers](#) which, combined with the lack of [infrastructure investment](#), will lead to more untreated (or partially treated) sewage being released into [rivers and the sea](#).

4. Trees

The right tree in the right place is the key to [tree management](#) around a home. Many locations will experience more frequent and [severe storms](#), so it is advisable to take note of the position and health of large [trees](#),

and the direction of prevailing winds.

A more [Mediterranean climate](#) will also lead to increased risk of forest fires. In 2019, Ashdown Forest in East Sussex was [partially destroyed](#) by fire, one of around [9,000 wild fires](#) reported in the UK that year.

But trees are a vital part of the solution to minimizing climate change and large-scale tree planting is [taking place](#) across the UK. When buying a new home you may want to consider planting a tree to the south of the house, where they can provide [natural shade](#) as well as improving air quality and reducing traffic noise.

It is important to remember when planting trees now that you are planting for the climate in the decades to come, when the species of tree suitable [will be different](#).

5. Elevation

A sea view or the sound of a nearby babbling brook have long been seen by estate agents as strong selling points. But they bring risks too.

Heavier rainfall will continue to cause dramatic and sometimes [catastrophic flooding](#), and homes known to be at risk from flooding will be more expensive to insure.

In extreme situations homes may be denied insurance cover and lenders may refuse to [provide a mortgage](#). Yet many thousands of new homes continue to be [built on flood plains](#).

Sea levels are rising, with coastal towns and cities set to [become unrecognizable](#). Researchers have also [now made links](#) between sea level rises and groundwater level rises, which can affect the foundations of a home as well as [underground service connections](#).

The risks associated with these changes will be priced into the value of property in the future. But it is already having an effect. A [recent study](#) of house prices in low-lying coastal areas in the US showed that homes exposed to future sea level rise were generally 7% less expensive than neighbors on higher ground.

Even if your neighborhood escapes the worst of the climate changes in the next few decades, when you eventually decide to sell up, remember that future buyers and their mortgage companies will be considering the 30 years beyond that date—when the effects of climate change will be [even more severe](#).

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Provided by The Conversation

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