

# Government response to the conclusions and recommendations of the Environmental Audit Committee: Adapting to Climate Change, Sixth Report of Session 2009-10

Presented to Parliament by the Secretary of State for Environment, Food and Rural Affairs by Command of Her Majesty

August 2010

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#### 1. Introduction

This Government believes that climate change is one of the most serious threats that the world faces. A wide range of levers will be needed to cut carbon emissions, decarbonise the economy, and support the creation of new green jobs and technologies. And just as urgently, further action is required to understand and prepare for the changes to our climate which are already unavoidable.

There are many uncertainties, but the body of evidence on climate change warns of the challenges we need to prepare for; higher risks of drought and floods, more frequent episodes of extreme weather, rising sea levels, and higher temperatures. These impacts could have wide consequences across the UK; for example, by posing risks to the functioning of critical infrastructure such as energy, transport and water systems, or by posing risks to businesses, or the natural environment.

The Environmental Audit Committee's report on *Adapting to Climate Change* is a welcome endorsement of the need for further action to meet the challenge of climate change and drive up resilience to current and future risks. The Government agrees with its central diagnosis; adaptation is a crucial area – one that must now become a higher priority.

Despite a growing recognition that the impacts of climate change need to be tackled there is much more to be done. For example, recent MORI research into awareness and understanding of adaptation in the private sector suggests there is a wide variation in the level of concern about climate change, which is not being seen as a sufficiently urgent issue. This is not a recipe for successful adaptation. We need now a step change.

Responding to climate change is in the hands of us all; national and local government, businesses, and communities. The Government will play its part and give the necessary lead; for example, by providing the evidence of climate impacts which enables other actors to make the most effective decisions. We will do so with the help of independent advice from the Adaptation Sub-Committee of the Committee on Climate Change. But above all, we believe that adaptation is a local issue, delivered most effectively when actions are tailored to local circumstances and challenges. Climate impacts will vary considerably from place to place; for example, because of different topography and different patterns of land-use, and because local populations have their own very distinctive circumstances, characteristics and priorities.

In its evidence to this inquiry, the Local Government Association said that: "it is councils, rather than central Government, who should take the lead in deciding what changes are needed in their local area. The specific needs of local communities cannot be understood, prioritised and planned for at a national level". The CBI is equally clear: "The nature of climate change dictates that all businesses take ownership of climate risks. Those that are most resilient will have an implicit lead over their competitors". The Government agrees. We need to shift more responsibility and control away from the centre. That way, we can empower the people who are best placed to define the best solutions.

In its report, the Committee argues that adaptation is expensive. But failure to adapt risks greater costs. The Stern Review of the Economics of Climate Change showed that there is a convincing economic case for action to tackle climate change. Action is likely to be more effective and cost less if it is identified and planned for at an early stage.

The Spending Review 2010 will set spending plans for the whole of this Parliament. Subject to the overall priority to be given to the deficit reduction programme, the Government has made clear that it will take forward the findings of the Pitt Review to improve our flood defences. We will also prevent unnecessary building in areas of high flood risk. Indeed, the planning system is crucial to adapting our built environment – and so we have committed in *The Coalition: our programme for government* to publish and present to Parliament a simple and consolidated national planning framework covering all forms of development and setting out national economic, environmental and social priorities.

Climate change reinforces the importance of – and the need to value – our precious natural resources. We must use them wisely and take responsibility for their protection. Through our 'Green Deal', the Government will encourage home energy efficiency improvements paid for by savings from energy bills. In addition, we will examine the conclusions of the Cave and Walker Reviews, and reform the water industry to ensure more efficient use of water and the protection of poorer households.

This Government intends to be the greenest in our country's history. We want to develop an integrated strategy across Government: working across the public, private and third sectors to tackle the loss of biodiversity; addressing the way that we use resources; adapting to climate change; and growing a greener economy. As a priority, the Government intends to take action through a White Paper on the natural environment. This will promote green spaces and wildlife corridors to restore and increase biodiversity; a vital part of the natural resources that form the foundation of our adaptive capacity.

In addressing all these priorities, our approach will involve:

- clarity that our work will be based on evidence and the best information that science can provide;
- transparency and a willingness to invite scrutiny and challenge, including from the independent Adaptation Sub-Committee;
- a continued emphasis on adaptation which is governed by the principles of sustainable development;
- recognition that adaptation needs to be addressed at a much more local level, without the heavy hand of bureaucracy or the outdated thinking of centralisation and top-down control.

A different approach to adaptation can pay dividends. We believe that the focus must be on evidence, understanding, and concrete action; and that government, local authorities, businesses and communities, all need to come together and play a part –

seizing the opportunities as well as tackling the risks. There is much more to be done. We must rise to the challenge.

## 2. The Climate Change Act and the Policy Framework

Recommendation 1: The UK's adaptation policy framework compares well with arrangements put in place in other countries. The Climate Change Act 2008 has, however, introduced a complicated assessment and reporting regime. Its complexity has been increased by the introduction of Departmental Adaptation Plans. It remains to be seen if this regime will improve the current low levels of awareness and understanding of adaptation. The Government must act quickly to revise the regime if it does not lead to the urgent action that the public and private sectors need to take on adaptation.

Recommendation 2: To maximise the value of the first and subsequent Climate Change Risk Assessments, the Government must: ensure that departments address the high-level priority risks identified in the risk assessments and integrate action within and across sectors; encourage and support other public sector bodies, the private sector and private individuals, to consider the threats and opportunities and act accordingly; and establish an efficient and effective adaptation programme that balances investing proactively now to address some risks, with building capacity to deal with consequences of climate change as they arise.

The Climate Change Act is widely regarded as a robust statutory framework for adaptation. It establishes regular assessments of our national preparedness to meet the risks and opportunities arising from climate change. This series of Climate Change Risk Assessments will take account of reports from public bodies, regulators and utilities companies under the statutory reporting regime, as well as plans and other published information from central government departments and local authorities. Following the first Assessment in 2012, a National Adaptation Programme will respond to high priority opportunities and risks.

The Government is totally committed to reducing unnecessary complexity and bureaucracy. Greater transparency and openness should be the default setting for how councils do their business, with all information on the quality of council services published online for the public to see. The Adaptation Sub-Committee is currently examining Departmental Adaptation Plans and will also look at summaries of the response to the statutory reporting power. This will help to establish the degree of progress being made and the effectiveness of current reporting arrangements.

## 3. The Government's adaptation objectives and assessing progress

Recommendation 3: The climate change Public Service Agreement for 2008–09 to 2010–11 refers to adaptation but focuses on mitigation. Given the scale, urgency and cross-departmental nature of the challenge, adaptation must feature more strongly in the Government's next statement of its key priority outcomes.

Recommendation 4: The Government should draw on the Climate Change Risk Assessment and lessons learnt from extreme weather events to establish clear objectives and metrics for adaptation, and a baseline against which the UK's progress in adapting can be measured. The Government's objectives and metrics should make clear that adapting to climate change protects people, property and prosperity, and safeguards the natural environment.

Recommendation 5: In advising the Government, the Adaptation Sub-Committee of the Committee on Climate Change should assess whether the main risks identified in the Climate Change Risk Assessment are being addressed by departments, other public bodies and the private sector. We recommend that the Government ask the Sub-Committee's advice on: priorities for future research on matters relating to adaptation; approaches for measuring and assessing progress on adaptation; and any lessons to be drawn from the different approaches to adaptation being taken in Northern Ireland, Scotland and Wales.

The Government has announced that it has ended the previous Government's system of Public Service Agreements, and over the course of the 2010 Spending Review will consider the best ways to hold departments to account for achieving their priority objectives. This will include the publication of departmental business plans showing the resources, structural reforms and efficiency measures that they will need to put in place to protect and improve the quality of key frontline services while spending less. These plans will also include the key statistics and data that the public can use to hold departments to account for spending money efficiently and effectively.

That said, the Coalition Programme for Government already makes clear that: "The Government believes that climate change is one of the gravest threats we face, and that urgent action at home and abroad is required". Thus, it provides a platform for complementary action to build a low carbon economy and plan for adaptation.

The Adaptation Sub-Committee has a statutory duty to provide advice and scrutiny on the Climate Change Risk Assessment and to report on progress with the National Adaptation Programme. The Climate Change Risk Assessment will also help to define future research priorities, and the Sub-Committee will be able to advise on these. In carrying out its role, the Sub-Committee will need to advise on ways to measure and assess progress, as these are central to any analysis of successful adaptation. And we would expect the ASC to take account of adaptation policies and actions in other parts of the UK and to encourage the most effective approaches.

## 4. Limits to adaptation

Recommendation 7: Adaptation requires the Government, and the country as a whole, to make hard choices about who and what to protect from the impacts of climate change. Given its limits and costs, adaptation is not an alternative to mitigation but a complementary partner. The Government must maintain its efforts to control emissions of greenhouse gases.

The Government agrees that adaptation is a significant challenge and is not solely an area for central departments to consider. It is primarily a local issue; one that requires participation, planning and prioritisation by businesses, councils and communities.

As Lord Krebs explained in his evidence to this inquiry, it is important to recognise that climate variability means that even well-adapted societies will suffer some disruption from climate change. This is why the Government will also use a wide range of levers to cut carbon emissions and decarbonise the economy. This includes reducing the Government's own emissions by ten per cent between mid-May 2010 and mid-May 2011. At the international level, we will work towards an ambitious global climate deal that will limit emissions and explore the creation of new international sources of funding for the purpose of climate change adaptation and mitigation.

#### 5. Providing evidence and advice on adaptation

Recommendation 6: Central and all levels of sub-national government need to publicise better and more often the importance and benefits of acting on adaptation.

Recommendation 8: The Government has been right to invest in improving the evidence base for adaptation, and should continue to do so to help organisations take informed decisions. Uncertainty over the impacts of climate change should not stop or delay action to address risks. A flexible approach to adaptation, which can be revised as knowledge about the nature and scale of climate change impacts develops, is essential.

Recommendation 9: Progress on adaptation is hampered by a shortage of advice, particularly for local authorities. We recommend that, as a matter of urgency, the Government improve the provision and use of specialist adaptation advice and target that advice on the sectors and organisations that most need it.

To ensure value for money in the use of resources, it is important to make sure that projects are adapted to future climate risks. The Government therefore agrees with the Committee that flexibility is a key principle when deciding how to address the challenges and uncertainties of climate change; this is emphasised in the latest Green Book guidance on adaptation.

The Government's approach to adaptation will be informed by high quality science and other evidence. The Government Chief Scientific Adviser is already leading a cross-departmental review of climate science needs and the priorities for future research. And in June 2010, we announced a merger between the Living With Environmental Change Programme, the Environment Research Funders' Forum and the Global Environmental Change Committee. This brings together 22 major UK public sector funders and users of environmental research. It strengthens the coherence and effectiveness of longer-term UK environmental research funding and will ensure that government, business and society have the foresight, knowledge and tools to mitigate, adapt to and capitalise on environmental change.

The Government will continue to have an important role in ensuring decision-makers in local authorities, businesses and other organisations are aware of the need to adapt and that there is advice and support for them to do so. The Government is already starting to engage local authorities and other interested parties on the nature and focus of specialist adaptation advice required for the future, and will continue to do so as a priority. We will build on the good work under the current contract to deliver the UK Climate Impacts Programme. Future support will need to be

considered in light of the Spending Review and the Committee's findings will help to inform this process.

# 6. Funding adaptation and assisting those worst affected by climate change

Recommendation 10: Adapting to climate change is costly. The Government risks delaying action or encouraging an inadequate response unless additional, predictable and sustainable sources of funding and support are found. New sources of funding and support must be available by the time the National Adaptation Plan is put in place in 2012.

Recommendation 11: Government and other public bodies must engage local communities on adaptation. Localising decision making ensures schemes address local priorities, and thus increases the contributions local people and businesses are willing to make to adaptation. Local communities should be helped and encouraged to design and undertake their own adaptation schemes where public funds are not available.

Recommendation 12: The Government should increase the contributions that developers make to adapting the built environment. New developments benefit from established infrastructure, such as flood defences, and can reduce the wider resilience of the built environment. The Government should encourage all local authorities to use income from the new Community Infrastructure Levy to fund adaptation work. It should also encourage all local authorities to use planning obligations to require developers to take adaptation measures that benefit their new developments and the wider community.

Recommendation 14: We recommend the Government should establish broad principles to underpin decisions on assistance for communities badly affected by climate change, including what compensation should be paid to individuals who suffer major loss. Clear principles, informed by a public consultation, would help cap taxpayer liability and reduce the uncertainty faced by those suffering major loss about what help they will receive. Clarifying the limits on public liability will make clear who bears what risk and should encourage action by those who are at risk from future climate change impacts.

Deficit reduction, and continuing to ensure economic recovery, is the most urgent issue facing Britain. As set out in the Coalition Programme for Government, the Government "will significantly accelerate the reduction of the structural deficit over the course of a Parliament, with the main burden of deficit reduction borne by reduced spending rather than increased taxes". The Government is also committed to protecting priority public service outcomes, particularly for the disadvantaged. Spending Review 2010 (SR10) will need to deliver both of these, consistent with the Coalition Programme for Government. This will require not only a much more rigorous focus on eliminating wasteful and lower priority spending, but fundamental reforms to public services. SR10 will examine all Government spending, with the exception of spending which is unavoidable (e.g. debt interest) and some self-financed areas (e.g. the National Lottery).

The Government has set out its intention to promote the radical devolution of power and greater financial autonomy to local government. The Spending Review will be used to simplify the funding to local government and minimise the burden of centrally driven constraints and reporting requirements. The Government will ensure that the Spending Review process considers the needs of local government holistically.

Sir Michael Pitt's review of the summer 2007 floods recognised that increased funding should not all originate from central government and that there should be alternative sources of funding to supplement public expenditure on flood defences. Increasingly, the Environment Agency has been encouraging local contributions from developers, businesses and others towards the costs of new or improved defences that communities will benefit from. Such contributions mean that public funding can be spread more widely so that more parts of the country can benefit from flood defences. The contributions help to reflect the significant private benefits that follow from defences being built. The Government is currently considering the future of developer contributions, including both planning obligations and the Community Infrastructure Levy, and will make an announcement shortly.

# 7. The impact of climate change on departments' objectives and programmes

Recommendation 15: We welcome the Government's decision to require each department to prepare Departmental Adaptation Plans.

Recommendation 16: If departments are to understand climate change risks better, a bottom-up approach to risk assessment is needed. Departments should involve staff from all parts of their organisation and a wide range of stakeholders, including their delivery partners, in assessing risks and identifying potential responses. Departments need to decide which risks to accept, and which ones to prioritise for action. Departments also need to examine whether actions taken for very good reasons make adaptation to climate change harder: there are inevitably conflicts in policy and trade-offs have to be made. The Government must be clear about how the different considerations are weighed and how the trade-offs have been made.

Recommendation 17: Departments must set aside adequate resources to support the production and review of Departmental Adaptation Plans in future years. The Government should use the Plans to: get feedback on adaptation from stakeholders, civil society and the general public; focus more on outcomes and less on process; and encourage formal external scrutiny of progress.

The Government welcomes the Committee's support for further cross-departmental action to address the impacts of climate change. Individual departments clearly have an important role to play on adaptation; leading by example, and encouraging progress in key sectors of the economy. Departments also need to work together to share information and learning and to address important cross-cutting areas where co-ordinated action is needed.

Adaptation Plans are a helpful platform for departments to consider how climate change will affect their policy objectives and how they deliver those objectives. The first report of the Adaptation Sub Committee will develop a new analytical framework for assessing and measuring national preparedness for climate change and apply it

to the Departmental Adaptation Plans. From this, it will outline the ASC's early thoughts on how to make the UK better prepared. The ASC aims to publish this report in September 2010.

# 8. Departments' capacity to manage risks arising from climate change

Recommendation 18: We believe that the Government's current approach of assisting and encouraging departments to take action on adaptation, for example by introducing Departmental Adaptation Plans, is right. But the Government must look at other ways of changing behaviour if adaptation is not incorporated into mainstream business processes and instead becomes a box-ticking exercise. Options would include raising the authority and seniority of the Adapting to Climate Change Programme and its Board by moving them to the Cabinet Office.

Recommendation 19: A duty could also be placed on departments requiring them to mainstream adaptation across their planning and management procedures.

Recommendation 20: For major programmes susceptible to climate change risks, departments should develop and communicate a clear, and where possible quantified, view of the particular level of risk they are willing to accept. This will help those managing public services to decide what type and level of adaptation action is necessary.

Recommendation 21: It is important that public bodies are clear about the boundaries of their decisions on adaptation. It is also important that elected members at all levels of government are engaged in decisions on adaptation.

Recommendation 22: Government departments have not given adequate attention to the opportunities that may arise from climate change. Departments need to take a balanced view of the impacts of climate change. The Government must encourage departments to work with their partners to identify and exploit opportunities.

In the last 12 months, the process of developing Adaptation Plans has been the main vehicle for Government departments to consider the need for adaptation in their areas; and to jointly consider a number of important cross-cutting risks. As already noted, the Adaptation Sub-Committee is examining the impact of this work, including what it tells us about risks and current levels of preparedness. The Sub-Committee's report (due in September 2010) will also highlight the most immediate risks and opportunities that need to be addressed.

However, the Government recognises that there is a need for further work within departments. For example, we will continue to drive forward concrete action to improve the resilience of departmental estates to climate impacts, and ensure that adaptation is increasingly embedded in major investment decisions.

In the longer-term the Climate Change Risk Assessment will strongly influence the priorities for Government adaptation policy. In response to the CCRA a National Adaptation Programme must be put in place to address the most pressing climate change risks that the country faces. Where necessary, this process will help us to clarify the roles and responsibilities of different public bodies. However, the

Government already believes that local authorities and their elected members are a key part of the institutional framework, given that adaptation is very often local.

The Government agrees with the Committee that further attention should be given to the opportunities presented by climate change. Broadly speaking, the role of Government is to help businesses to understand the latest evidence on climate impacts and to raise awareness across different business sectors. As Lord Krebs said in his oral evidence to the inquiry: "It would probably be presumptuous of us to think that we could advise business where they should seek opportunities. They will have their antennae and their intelligence". The statutory guidance issued to reporting authorities under powers set out in the Climate Change Act also encourages important public bodies, utilities companies and regulatory authorities to identify and consider opportunities as well as risks.

The Government does not agree that moving the Adapting to Climate Change (ACC) Programme to the Cabinet Office or placing an additional duty on departments would add value at this stage. Whilst we accept there is a need to build on initial progress and step up engagement on adaptation across Whitehall, the Government believes that the current ACC Programme is making headway and helping to drive a stronger focus through effective joint-working with other departments.

#### 9. Appraising adaptation actions and the Green Book

Recommendation 23: Defra is currently looking at how sustainable development should be addressed as part of policy appraisal. We recommend that in taking this work forward, the Government looks at how departments can improve the way they value the impacts on the natural environment of potential adaptation action. The Government should also look again at the discount rates departments must apply when estimating the long-term benefits of adaptation actions.

The Government notes the Committee's conclusions about the use of Green Book guidance on adaptation and the importance of valuing actions which may have impacts on the natural environment. In addition to this, specific advice is available from HM Treasury to guide the investment appraisal process where there is a risk of significant intergenerational wealth transfer; this is intended to help public bodies in striking an appropriate balance between the needs of current and future generations. The Government believes that the immediate issue is to make sure this advice is fully used by public sector bodies in making investment decisions, particularly for major long-term investments. We intend to review the usage and impact of the supplementary guidance on adaptation in the coming year.

On the Committee's broader point, the Government agrees that protecting our natural environment is also key to successfully adapting to climate change. The UK National Ecosystems Assessment, which is due to be published in early 2011, will raise awareness of the importance of the natural environment to human well-being and economic prosperity and develop thinking on the valuation of ecosystems services. The Government's plans to bring forward a White Paper on the natural environment will also be important in developing a clearer sense of its value and importance.

## 10. Adaptation of national infrastructure

Recommendation 24: If organisations that have been asked to report on adaptation fail to provide good quality reports, the Government should bring forward amendments to the legislation requiring them to do so.

Recommendation 25: The Government should ensure that its economic regulatory frameworks are promoting adaptation actions that improve the resilience, and therefore long-term reliability, of services provided to consumers. Regulated companies should be required and enabled to take urgent, efficient and effective adaptation measures within, and across, the different sectors of national infrastructure.

The Government agrees with the Committee's emphasis on ensuring that nationally significant infrastructure is adapting to the impacts of climate change. The statutory Reporting Power introduced by the Climate Change Act is a powerful lever to drive adaptation in regulated industries such as water and energy – and these are key sectors with responsibility for national infrastructure. Both regulated companies and their regulators are required to report. Their responses will provide important information about the extent of planning and preparedness, and the ability of existing regulatory frameworks to promote adaptation actions. Individual reports as well as sector-specific summaries of the responses to the Reporting Power will be published and opened up to public scrutiny, including by the Adaptation Sub-Committee.

The Government is continuing to take forward a two-year, cross-departmental project to examine and recommend solutions to improve the long-term resilience of new and existing infrastructure in the water, transport and energy sectors. The project will publish its findings in 2011.

#### 11. Action by local authorities

Recommendation 26: The Government needs to monitor the performance of local authorities in adapting to climate change. It must apply the Reporting Power to local authorities if they are not making good progress.

Recommendation 27: As understanding of the adaptation agenda improves, the Government must develop indicators for adaptation that address local authority outcomes.

The Government is clear that we need to stop the costly top-down monitoring that is engulfing councils and start trusting them to do what is right locally. The Government's role is to support local authorities to deliver the highest quality services at minimum cost but local government is, and must be, primarily responsible for improving its own performance and responding to the needs of individual communities.

Rather than focusing on top-down instructions, the Government's approach is to encourage local authorities to work together to identify and share good practice and information on risk, and to assess challenges and progress, building on existing local authority-owned networks.

The Spending Review 2010 will be used to simplify the funding to local government, to encourage greater openness and accountability, and to clarify and minimise the burden of centrally driven reporting requirements.

#### 12. The built environment

Recommendation 28: In revising its guidance on planning and climate change, the Government must make adaptation and mitigation more central to the planning system. New developments should only be permitted if they are suited to future climates, and support the overall resilience of the built environment. Past experience clearly demonstrates that issuing planning guidance is not enough to ensure change. The Government needs to make sure that revised planning guidance, and action to improve the skills and capacity of planning departments, improves decision making.

Recommendation 29: In updating its planning guidance on open spaces, sport and recreation, the Government must set out the strategic role green infrastructure should play in climate change adaptation. The Government should also promote green infrastructure as part of the National Adaptation Programme. Departments must deliver green infrastructure that supports adaptation and wider policy objectives by working more effectively across departmental boundaries. We recommend that the Government aligns the work of key departments on green infrastructure, and identifies a department to act as a green infrastructure champion.

In *The Coalition: our programme for government*, the Government stated that it will publish and present to Parliament a simple and consolidated national planning framework covering all forms of development. Government will make an announcement on how we propose to take forward the national planning framework and the implications for specific areas of planning policy. The Government will also create a presumption in favour of sustainable development within the planning system and take forward the findings of the Pitt Review to prevent unnecessary building in areas of high flood risk.

The Government has demonstrated its commitment to ensuring that our natural environment is protected from the impacts of climate change, and is valued as a crucial part of our response. We have already implemented our Coalition Agreement commitment to decentralise the planning system by giving Local Authorities the freedom to prevent overdevelopment of neighbourhoods and 'garden grabbing'. Our forward programme will also: promote green spaces and wildlife corridors; deliver a national tree planting campaign; maintain greenbelt and Sites of Special Scientific Interest (SSSIs) and other environmental protections; and, create a new designation – similar to SSSIs – to protect green areas of particular importance to local communities.

The Forestry Commission is publishing new evidence of the value of tree planting. The Case for Trees will make clear that their value is considerably more than their environmental contribution. Trees help combat climate change. They can deliver economic value. Additionally they provide numerous social benefits. This publication will help to demonstrate the many ways in which trees contribute to any development or Green Infrastructure project.

Looking forward, the Government's plans to develop a new White Paper will provide a much stronger framework for action on the natural environment and a clearer sense of its value and importance. This approach will also provide an opportunity to address the strategic role that green infrastructure can play in tackling the challenges of climate change.

#### 13. Retrofitting and adapting buildings

Recommendation 13: The Government should make use of public/private partnerships to fund large-scale programmes, such as the retrofitting of homes to improve their resilience to climate change and their energy and water efficiency. The Government and local authorities should develop other innovative options for helping homeowners meet the cost of retrofitting their properties.

Recommendation 30: We recommend that the Government remove any administrative barriers, and encourage local agencies, to establish one-stop shop services capable of providing the public with integrated retrofitting programmes covering adaptation, water efficiency and energy efficiency.

Recommendation 31: The Government should strengthen the currently weak incentives for people to adapt their homes.

Recommendation 32: The Government should also press the insurance industry to encourage and assist homeowners to improve the flood resilience of their properties.

The Government has already confirmed that it will examine the conclusions of the Cave and Walker Reviews, and reform the water industry to ensure more efficient use of water and the protection of poorer households. The Government is committed to action to ensure the right framework is in place to increase water efficiency by encouraging appropriate behaviours amongst the water industry and water consumers. This will be an important theme for the new Water White Paper, which the Government will publish to follow on from its White Paper on the Natural Environment. Together, these plans will set out a comprehensive approach to managing the future quality and sustainability of our water resources.

The Government will also establish a Green Deal for households through legislation in the Energy Security and Green Economy Bill, to help individuals invest in home energy efficiency improvements that can pay for themselves from the savings in energy bills. Poorly insulated homes heat up rapidly on hot days and are more expensive to cool than well insulated buildings, in addition to wasting energy and producing excess carbon emissions. The Green Deal will offer householders the chance to save money through insulation, and adapt their home to better cope with projected rising temperatures

Energy companies, major retailers, and other Green Deal providers will help guide customers through a simplified process and pay for the work up front. Householders will then pay back over time from the energy savings they make. DECC and Defra will work together to ensure Government is offering a coherent package of adaptive and energy saving measures to householders. Local communities and businesses will have a strong role in ensuring that implementation on the ground is well-coordinated.

The insurance industry is already taking steps to encourage flood resilience. Shortly after the flooding in Cumbria in November 2009, the Association of British Insurers published updated guidance to customers who had been flooded. This specifically stated that insurers should be offering resilient repair as an option. The Association of British Insurers is due to publish the results of a survey investigating the extent to which resilient repair was taken-up following the flooding in Cumbria last year. This will complement wider research underway to better understand homeowners' experience of and views on property level resilience measures.



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