

DECEMBER 2025

# GREEN WATCH

Working together for a better future



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## Welcome to GREEN WATCH

Each month, Environment and Sustainability Manager, Corrina Jones MRICS, shares a round-up of stories and guidance on all things 'green' and sustainable practices.

We welcome the opportunity to work with you and your colleagues to explore the ways in which we could support you to achieve your sustainability targets. If you would like to arrange a meeting to discuss any of the initiatives featured in this update, please contact Corrina Jones via email to [corrina.jones@esurv.co.uk](mailto:corrina.jones@esurv.co.uk).



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# Budget 2025

## The Green Highlights

### Energy Bill Relief

Household bills to fall by £150/year from April 2026 as ECO ends and Renewables Obligation costs shift to taxation.

### Warm Homes Plan

Extra £1.5 billion for energy-efficiency upgrades targeting low-income households. The BUS grant for boiler upgrades will remain.

### Clean Energy Push

Streamlined planning for nuclear projects, first UK small modular reactor site confirmed, and tax breaks for carbon capture, hydrogen, and electrification.

### Transport

EV mileage tax will be introduced from 2028 (3p per mile), fuel duty freeze extended until 2026. £100m for EV charging infrastructure. £1.3bn extra for the Electric Car Grant, extended to 2029–30, offering up to £3,750 off eligible EVs. Raising the VED Expensive Car Supplement threshold from £40k to £50k from April 2026, saving over a million motorists £440 annually.



[Download the official Budget 2025 document here](#)

Corrina says...



*Road transport is the biggest contributor to emissions and pollution, so introducing Electric Vehicle Excise Duty (eVED) feels counterintuitive when we're trying to encourage petrol and diesel drivers to switch. But VED is a major revenue stream, and as EV adoption grows, the government needs to replace lost tax income. EVs will still generally be cheaper to run than petrol or diesel cars even after the new Electric Vehicle Excise Duty (eVED) starts in 2028, though the gap is narrowing, especially if you do not have access to a home charger.*

## What next for retrofit funding?

The Autumn Budget confirmed that the Energy Company Obligation (ECO) scheme will be scrapped. The ECO scheme is funded by levies on everyone's energy bills. Instead of ECO, the government plans to channel additional funding into the Warm Homes Plan, which will receive £1.5 billion extra to support energy-efficiency improvements, though details on continuity and eligibility are still emerging.

### Overall Impact

#### Short-term

Lower energy bills for everyone as the costs of running ECO are removed from energy bills.

#### Long-term

Risk of slower progress on home energy efficiency unless new schemes fill the gap.

#### Property owners/landlords

May need to rely on other grants or self-fund energy-efficiency improvements, especially if regulations tighten later.

#### Installers and retrofit firms

Demand for ECO-funded work could drop, affecting revenue and investment unless the Warm Homes Plan creates similar opportunities.




*The ECO scheme has long been dogged by controversy, and a recent National Audit Office report pointed to "serious design flaws" that caused widespread installation quality issues - making its withdrawal unsurprising. In its place, the budget allocates an extra £1.5 billion to the Warm Homes Plan to absorb ECO's responsibilities, though eligibility criteria remain unclear.*

*ECO delivered improvements to 2.8 million homes since 2013, so replacing it is no small task. Critics warn that current funding may fall short unless scaled up, and the real test will be whether the new scheme learns from ECO's mistakes—ensuring robust standards, consumer protection, and high-quality installations.*

# COP 30

## COP30 climate summit has concluded in Brazil.

The official agreement includes new commitments on climate adaptation, with no firm plan to phase out fossil fuel after stiff opposition from oil producing countries.

 [Smart Cities World - Climate action - Cities urge stronger multilevel climate governance after COP30 outcomes](#)

## World faces 'catastrophe after catastrophe' if COP climate talks fail

While delegates at the COP30 conference in Brazil argued over whether 'a transition away from fossil fuels' should even be on the agenda, a forecaster gave a stark warning of what is at stake.

 [World faces 'catastrophe' if climate talks fail](#)


## America stayed away – China gains

At COP30, the world's two biggest carbon emitters shaped outcomes in very different ways. Trump's absence emboldened US allies, with Russia blocking roadmaps and oil producers resisting fossil fuel cuts. China focused on business—securing deals and cementing dominance in solar, now the cheapest energy source.

 [COP30: Five key takeaways from a deeply divisive climate summit - BBC News](#)

## The next decade will be decisive in tackling the climate emergency

Scotland's First Minister stated 'The next decade will be decisive in tackling the climate emergency, and COP plays a vital role in that. We have no time to waste in protecting the future of our planet, protecting nature and supporting populations who are increasingly under threat from the destruction caused by the climate crisis'.

 [FM: "Next decade decisive in tackling the climate crisis" - gov.scot](#)

## COP 30 Takeaways:


Efforts to mandate a global fossil-fuel phase-out failed—blocked by oil producers despite backing from 80+ nations. The summit spotlighted construction's role in deforestation and emissions, signalling future policies linking building practices to biodiversity and low-carbon development. Key outcomes:

- **Adaptation finance:** Triple by 2035
- **Resilience metrics:** New indicators launched
- **Forests:** Tropical Forests Forever Facility introduced

These moves will shape future construction standards, investment, and sustainable material sourcing, with growing emphasis on just transitions and climate-resilient infrastructure.


## The UK Prime Minister vows to 'double down' on net zero

At COP30, Sir Keir Starmer pledged to double down on net zero, admitting the "consensus is gone."

 [Global Update - November 2025 - Little change in warming outlook for four years](#)

## Why Cop30 remains key to fighting the climate crisis

There might be a sense that global progress on the climate crisis is flagging, but experts think there remains real hope that the summit in Brazil can drive forward the climate agenda.

 [Why Cop30 remains key to fighting the climate crisis: 'The work continues' | The Independent](#)

## Corrina says...




COP may not be perfect, but it's the best global mechanism we have. Before the Paris Agreement, we were heading for 4°C of warming; now projections are around 2.6–2.8°C—a significant improvement, though still far from the 1.5°C target needed for a sustainable future.

This year's COP reinforced the critical role of infrastructure and housing in climate goals. Outcomes for 2030 will shape construction standards, investment priorities, and material sourcing. Themes such as just transitions, climate-resilient health and infrastructure systems, and integrating nature into planning point to future policies that link building practices with biodiversity, resilience, and low-carbon development.

Let's end with some positive stats:

- Global emissions have continued to increase - though the rate of increase has slowed
- Nearly half of countries' emissions have declined since the signing of the Paris Agreement
- Plummeting technology costs have totally transformed the global EV market
- Most countries have now pledged to reach net zero by mid-century


 [The six pieces of data that give hope for the future of the climate | The Independent](#)

# Climate Change


Humanity has failed to limit global heating to 1.5C

## Emissions Gap Report 2025: Off Target

This year's Emissions Gap Report finds that global warming projections over this century based on current policies is a global temperature increase of 2.8°C.


 [Emissions Gap Report 2025 | UNEP - UN Environment Programme](#)

Ten years after the Paris Agreement, the world stands at a critical juncture in the fight against climate change, with little to no measurable progress in warming projections, for the fourth consecutive year according to the Climate Action Tracker.

 [Global Update - November 2025 - Little change in warming outlook for four years](#)


## Emergency response needed to prevent climate breakdown

Scientists warned at a London briefing that continued inaction could lead to “unprecedented societal and ecological collapse.”

 [Emergency response needed to prevent climate breakdown, warn experts | New Scientist](#)

## Triple Planetary Crisis

Climate change, biodiversity loss and pollution are inextricably connected and are worsening and reinforcing each other. By 2050, global temperatures could rise by 2.1°C above pre-industrial levels and continue increasing by over 0.25°C per decade.

 [Report: Climate change to become world's biggest driver of nature loss by 2050](#)

## The species at risk of extinction named in UK

Three thousand species were found to now exist in five places or fewer, making them highly vulnerable to habitat loss, climate change and sudden catastrophic incidents like storms. Since the start of the millennium, Wales has already witnessed the loss of 11 species.

 [Read the report here: Terrestrial and Freshwater Species in Peril in Wales](#)



“*Corrina says...* To stay on track with the Paris Agreement, global emissions must fall by 35% for a 2°C limit and 55% for a 1.5°C limit by 2035 compared to 2019 levels. These cuts are huge, time is short, and politics are tough—so exceeding 1.5° is very likely within the next decade. But every degree of global warming matters so it's time to double down rather than take our foot off the peddle



# Policy Update

## New UK climate plan

The Government has reaffirmed its commitment to climate action as it unveiled a major new plan outlining how the UK will meet its net zero goals. *The Carbon Budget Growth Delivery Plan* outlines past, current, and future policies driving Britain's economic decarbonisation. Gas boilers won't be banned in existing homes – but the UK Government has reaffirmed its commitment to Net Zero by supporting homeowners to switch to low-carbon heating. Funding for the BUS will continue and will increase each year up to 2029/30. Other key points include:

- Giving renters the right to request access to EV charging points.
- Upgrading 1.6 million homes per year with energy efficiency measures from 2035.
- Ensuring zero-emission cars make up 50% of the UK's car stock by 2035.

 [Download a copy here: Carbon budget and growth delivery plan - GOV.UK](#)

## Scotland's pathway towards net zero mapped out


Scotland's draft Climate Change Plan to 2040 sets out over 150 actions to cut emissions and meet carbon budgets. Key targets: decarbonise building heat by 2045, phase out petrol/diesel cars by 2030, and plant 18,000 hectares of woodland annually by 2029/30. [A consultation on the Plan](#) will run until 29 January 2026.

## Amendments to the Boiler Upgrade Scheme

The government has announced changes to the BUS including:

- Grants will now be extended to support installation of air-to-air heat pumps
- Heat batteries will also begin to be supported
- Third party ownership agreements will be allowed under BUS
- A valid EPC will not be required to access the grant

 [Read the full consultation response here: Part 1: Amendments to the Boiler Upgrade Scheme - government response](#)

 *Corrina says... Simplifying BUS grant criteria to boost low-carbon heating uptake is welcome, but third-party ownership raises concerns. Agreements for systems like solar panels or heat pumps can create legal and title issues, affect valuations, and increase lender risk. Some lenders treat these contracts as encumbrances, impacting mortgage approval. Homeowners should ensure lender consent before installation.*

### What will be the alternative if a heat pump won't work in your home?

The government is running a consultation on low carbon heating solutions for homes which may not be suitable for a heat pump. The consultation runs until 10 February.

 [Exploring the role of alternative clean heating solutions - GOV.UK](#)


### New Critical Minerals Strategy

From smartphones to fridges, the UK to end overreliance on imports of critical minerals. New Critical Minerals Strategy sets out the ambition to produce 10% of UK's mineral needs domestically and 20% through recycling by 2035.

 [From smartphones to fridges: UK to end overreliance on imports of critical minerals - GOV.UK](#)

### UK Methane Action Plan published

The report outlines the actions the UK government is taking to reduce methane emissions in the UK and globally. Did you know? Methane Suppressant Feed can reduce the methane a cow produces by up to 30%!


 [Download a copy here: The UK's methane action plan](#)

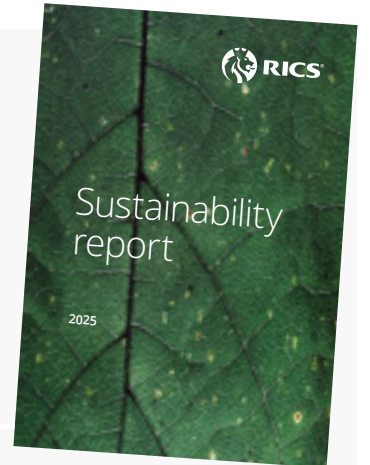


RICS

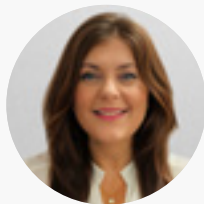
### RICS 2025 Sustainability Report published

The report finds slowing demand for green buildings and limited progress on sustainable practices. Momentum is stalling. The report calls for stronger professional skills, regulatory support, and partnerships to meet climate goals.

 [Download the report here: Sustainability report 2025](#)



Corrina says...



*Although the Sustainable Building Index remains positive, the slowdown suggests a stagnation in the transition to low-carbon construction. The sector accounts for 40% of global carbon emissions, meaning lack of progress jeopardises climate targets. Without accelerated action, the industry risks falling behind on net zero commitments. The report indicates a need for upskilling across surveying, construction, and property sectors to meet evolving standards.*

*Bottom line: The report is a wake-up call - without stronger skills, policy support, and partnerships, the sector risks missing climate goals and losing competitiveness as global demand for sustainable assets grows.*

# Climate Risks

## Climate change is causing millions of avoidable deaths

A new study by the Lancet warns that climate change is taking a devastating toll on human health, causing hundreds of thousands of deaths each year from heat, pollution and wildfires.



[Download the report here: 2025 Report - Lancet Countdown](#)

## CDP Report

Businesses expect \$420bn of extreme weather risks in near future according to a report by the Carbon Disclosure Project. These risks are a direct result of climate change and will crystallise over the coming years.



[CDP: Businesses expect \\$420bn of extreme weather risks in near future - edie](#)

## England warned to prepare for prolonged drought

Experts warn drought could persist into 2026 due to record-low rainfall, rising temperatures, and climate volatility.



[Report warns of widespread drought in 2026 without a wet winter - GOV.UK](#)

## Britain at risk of winter hosepipe bans

The Environment Agency warns that hosepipe bans across England could persist into winter as drought conditions remain severe.



[Why hosepipe bans across Britain could continue into the winter | The Independent](#)

“**Corrina says...** Prolonged dry conditions can cause subsidence, cracking walls and damage foundations - especially on clay soils. Water restrictions affect gardens and amenities, while higher costs and insurance premiums may follow with subsidence exclusion clauses. Properties with damaged foundations risk lower valuations, and future regulations could mandate water-saving features.

### Tips for Property Owners:


- Monitor soil movement and check for cracks in walls or foundations.
- Install water-saving measures like low-flow fixtures and rainwater harvesting.
- Maintain drainage systems and fix leaks promptly to prevent further stress.



# Property Risk

## Thousands of HMOs still contain life-threatening hazard

2,334 HMOs in England contain a Category 1 hazard including environmental hazards. With enforcement powers strengthened under the Renters' Rights Act, local authorities are expected to increase scrutiny of unsafe properties.

 [Thousands of HMOs still contain life-threatening hazards | Property Reporter](#)


## Nearly half of renters say landlords haven't fixed mould problems

With increasing rain and damp weather exasperated by climate change, many UK households in England and Wales are facing increased risks of damp and mould. Despite the requirement introduced in March 2019 for homes to be 'fit for human habitation', numerous renters are still experiencing unresolved mould issues.

 [Nearly half of renters say landlords haven't fixed mould problems | Property Reporter](#)

## Councils approve homes in flood zones


Local authorities across England are greenlighting major housing developments in high flood-risk areas, ignoring Environment Agency objections. Councils must consult the EA but are not legally bound to follow its advice. Campaigners warn pressure to meet housing targets is worsening the issue, and there's no mechanism to ensure promised flood mitigation measures are completed.

 [The 3,000 homes at risk of flooding in England as councils ignore advice](#)

*“Corrina says. Flood risk can significantly impact buyers and property owners, leading to higher insurance costs and potential difficulty securing coverage. Properties in flood-prone areas face an increased risk of damage and expensive repairs, which can also reduce their resale value. To avoid unexpected issues, buyers should review flood risk maps and confirm that appropriate mitigation measures are in place before making a purchase.”*


## Awaab's Law – material choices will matter more than ever

Awaab's Law, introduced in October 2025, requires social landlords to investigate and fix damp and mould within 14 days, driving a shift toward proactive design and maintenance. Building fabric, ventilation, and moisture control systems are now critical for compliance. While currently applying to social housing, similar requirements will most likely be introduced for private rentals, making material choices and preventative measures essential for all landlords.

 [Awaab's Law: Why material choices matter more than ever | Property Reporter](#)

## Climate fears drive Americans to rethink homebuying decisions

Climate change is reshaping U.S. homeownership perceptions with 68% of Americans concerned about disasters and 35% avoiding high-risk states like California, Florida, and Texas. Insurance costs are rising, coverage is harder to secure, and experts predict a shortage of climate-safe housing within a decade.

 [Climate fears drive Americans to rethink homebuying decisions | Mortgage Professional](#)

### Corrina says...



*Awaab's Law, MEES regulations, and the Renters' Rights Act are set to raise housing standards across social and private rentals while reducing environmental risks. The Renters' Rights Act strengthens enforcement of minimum energy standards, driving efficiency upgrades. In parallel, MEES rules will require all privately rented homes in England to achieve an EPC rating of at least 'C' by 2030, up from today's minimum 'E'. Awaab's Law tackles health hazards like damp and mould with strict timelines for investigation and repair. Tenant benefits: Lower energy bills—estimated savings of £240 per year—improved efficiency, and healthier living conditions.*

*Similar to U.S. trends, climate change could make homeownership riskier in the UK. Rising flood risks—already affecting millions of properties—along with overheating and storm damage are major concerns. These hazards may drive up insurance premiums, reduce coverage availability, and impact property values, especially for homes with poor energy efficiency and climate resilience features.*

# Energy Efficiency of Housing

## ONS Data Reveals UK Homes Becoming More Energy Efficient

New figures from the Office for National Statistics reveal that the energy efficiency of UK homes is improving. Key findings:

- **Median EPC scores:** England – 69 (Band C); Wales – 68 (Band D).
- **New dwellings:** New homes are becoming more energy efficient.
- **New homes** are far more likely to have heat pumps than existing ones
- **Rural vs urban:** Smaller rural areas had lower EPC scores.
- **Property type:** Flats/maisonettes most efficient
- **Age matters:** Homes built after 2012 are much more energy efficient.
- **CO<sup>2</sup> emissions:** New homes emit less (England 1.2t; Wales 1.3t) vs existing homes (England 3.2t; Wales 3.5t).

Looking at smaller geographical areas provides an understanding of energy efficiency at a local level and there is much variation between areas.



Access more information and a map of median energy efficiency score in your area here: [Energy efficiency of housing in England and Wales - Office for National Statistics](#)

## Housing associations on course to miss EPC C deadline

Housing associations are not predicted to have upgraded all their homes to an Energy Performance Certificate (EPC) rating of C or above until 2032, two years after the government's deadline.



Unlock Net Zero - The lead view... - [Housing associations on course to miss EPC C deadline by two years](#)



# Energy


## 64% of homes have a smart meter

At the end of September 2025, over 40 million smart and advanced meters were in homes and small businesses. 64% of residential properties have a smart meter installed.

 [Q3 2025 Smart Meters Statistics Report](#)


## Energy price cap hike

Energy regulator Ofgem has confirmed that the energy price cap will increase by 0.2% from January to March 2026, prompting calls for Ministers to fast-track the Warm Homes Plan for vulnerable households.

 [Ofgem's energy price cap hike sparks calls for home energy efficiency funding](#)


## No shortcut to reducing bills

Energy minister says 'there's no shortcut' to bringing down bills. The UK has the second-highest domestic and the highest industrial electricity prices among developed nations.

 [Energy minister says 'there's no shortcut' to bringing down bills - as price cap rise announced | Politics News | Sky News](#)

## Wind power reducing energy costs

Wind power has cut £104bn from UK energy costs since 2010, study finds. The reduction comes from energy generated from windfarms and lower cost of gas owing to lower demand.

 [Wind power has cut £104bn from UK energy costs since 2010, study finds | Wind power | The Guardian](#)

## North Wales to host UK's first small modular nuclear reactor project

Anglesey in North Wales will host the first small modular nuclear reactor (SMR) project in the UK, creating 3,000 jobs and potentially billions in investment over the next 10 years.

 [Read more](#)

## Energy Resilience Strategy

The energy minister announced a first-of-its-kind Energy Resilience Strategy, due next year, to future-proof the energy system against climate impacts, cyber threats, and geopolitical risks.

 [New Energy Resilience Strategy to better protect infrastructure - GOV.UK](#)



## New Homes


### London housing delivery threatened by data centre power surge

A new London Assembly report warns that surging electricity demand from data centres in West London is squeezing grid capacity and delaying housing delivery.

 [Smart Cities World - Data management & software - London housing delivery threatened by data centre power surge, warns Assembly report](#)


### Changes to environmental permits

The UK government has introduced exemptions to environmental permitting to accelerate housebuilding and infrastructure projects. Safeguards remain in place, with the Environment Agency consulting on exemptions to ensure environmental protections.

 [Labour's 'build, baby, build' approach pushing UK nature to the brink, NGOs warn - edie](#)


### Biodiversity Net Gain rollback

The UK Government's plans to exempt smaller developments from Biodiversity Net Gain (BNG) rules, which compel developers to improve nature, would put thousands of jobs at risk, as well as depriving new neighbourhoods of nature warn nature NGOs.

 [Biodiversity Net Gain rollback 'would risk thousands of jobs', nature NGOs warn](#)

### Saying nature blocks new homes is 'lazy scapegoating'

MPs have criticised ministers for blaming nature protection rules for housing delays, urging proper resourcing of local authorities instead. They argue homes can be built while safeguarding biodiversity:

 ["Nature is not the enemy." Saying nature blocks new homes is 'lazy scapegoating', MPs tell Ministers - edie](#)

### Nature space deprivation for first time buyers

New research shows young buyers are increasingly forced into areas lacking access to nature ('nature deserts'), due to unaffordability in greener regions.

 <https://www.theguardian.com/money/2025/oct/26/young-first-time-buyers-uk-homes-green-spaces>

UK ranked 5th worst in Europe for green space loss to development – data shows protected natural land in England, Wales & NI has seen significant loss, equivalent to 1,680 football pitches in five years.

 <https://www.theguardian.com/environment/2025/oct/02/uk-fifth-worst-country-in-europe-for-loss-of-green-space-to-development>

### New sustainable community in Birmingham

Planning for a 5,500 home development has been approved near Birmingham which includes abundant green space, walking & cycling infrastructure, and infrastructure for low carbon living.

 <https://www.thesun.co.uk/news/36879471/new-community-green-light-5500-homes-uk-city/>

### New towns

The Built Environment Committee has launched a call for evidence to examine future settlements (including green housing design) after picking 12 potential sites for new towns.

 <https://committees.parliament.uk/committee/518/built-environment-committee/news/210030/new-towns-creating-communities-inquiry-launched-by-lords-built-environment-committee/>

## Renewable Technology


### Cost of electricity the biggest barrier to heat pump adoption

A third of homeowners would switch to heat pumps if electricity cost less than gas.

 [Cost of electricity the biggest barrier to heat pump adoption | Property Reporter](#)

### Cardiff heat network

First city-scale heat network in Wales is delivering heat to Cardiff and Vale College with other major buildings in Cardiff Bay to follow, including the Senedd.

 [Smart Cities World - Climate action - Cardiff heat network delivers first low-carbon heat to customer](#)

 [Where else are heat networks being considered? Find out here: Heat network zoning maps - GOV.UK](#)

### Home solar hits record high

MCS reports over 203,000 certified solar installations in 2025, surpassing the previous record. In total, 1.85 million UK buildings now have solar, driven largely by housing developers fitting panels on new-builds—despite limited subsidies.

Impact for homeowners:

- Lower energy bills and improved EPC ratings.
- Potential increased property value and appeal to buyers.
- Greater resilience against rising energy costs.

 [UK rooftop solar installations hit record high - MCS](#)

# Green Business

## Green Home Finance Accelerator

The Green Home Finance Accelerator (GHFA) was a UK government programme under the Department for Energy Security & Net Zero, designed to stimulate innovative financial products and services that make it easier for homeowners and landlords to fund energy efficiency and low-carbon improvements. It aimed to bridge gaps in the market by supporting lenders, fintechs, and retrofit service providers to develop scalable solutions for green home upgrades.



The final reports have been published. Find out what worked and what didn't here: [Green Home Finance Accelerator: Pilot Phase projects - GOV.UK](#)

## Pilot Phase Overview

- **Total funding:** £15.37 million
- **Number of projects:** 13 across Great Britain
- **Focus:** Digital tools, finance products, and integrated retrofit services to accelerate decarbonisation of homes.

## UK banks still committed to climate goals

A Bank of England executive has insisted that UK banks are still showing a "vibrant" commitment to climate goals despite the recent demise of a global net zero target-setting group.



UK banks still committed to climate goals, Bank of England executive insists | [Banking | The Guardian](#)

## New green tariff launched

Unity Trust Bank has launched a new green tariff for loans supporting organisations taking actions to improve energy efficiency and pursue a low carbon future.



Unlock Net Zero - Projects & Innovation - UK bank launches £100m Green Tariff Lending to fund energy-efficient buildings

## Green mortgage market

Lenders in the UK have pulled back from green mortgage offerings (now ~11% of deals vs 16% previously) despite overall mortgage volumes rising.



<https://www.ft.com/content/6d300820-eb14-491b-9c4f-da003eea0962>

## Responsible businesses can make a difference

If more big businesses acted as environmentally responsibly as certified B Corps are required to, projected global warming by 2100 would be 0.5°C lower, B Lab claims.



B Corp Practices Could Reduce Global Warming by 0.5C

## Impact of AI not assessed

Nearly all (97%) of major companies with public artificial intelligence (AI) strategies are neglecting to account for the environmental impact of the technology, according to new research that warns corporate adoption is racing ahead of governance.



Businesses failing to assess environmental impact of AI use, study finds

## UK to Regulate ESG Ratings Providers

The UK has introduced legislation bringing ESG ratings providers under FCA supervision. The FCA will propose rules by year-end, focusing on transparency, governance, systems and controls, and conflicts of interest. Implications for businesses:

- **Greater transparency expected:** Providers will need to disclose methodologies and scoring systems, helping businesses better understand how ratings are calculated.
- **Improved trust and comparability:** Regulatory oversight should reduce inconsistencies and conflicts of interest.
- **Preparation needed:** Companies may need to review how they interpret and use ESG ratings in supply chain decisions and investor communications.



UK to Regulate ESG Ratings Providers - [ESG Today](#)

“**Corrina says...** Regulating ESG ratings providers under FCA supervision is a positive step because it enhances transparency and accountability in the market. By requiring clear disclosure of methodologies and stronger governance, businesses can trust that ESG scores are consistent and free from conflicts of interest. This improves comparability across ratings, supports better investment and procurement decisions, and ultimately strengthens confidence in sustainable practices.

# Climate Action

## National Trust and Admiral partner up

The National Trust and financial services firm Admiral have launched a three-year partnership to scale nature-based flood management across upland landscapes in England and Wales.

 [National Trust and Admiral partner on £600k natural flood prevention projects - edie](#)

## Housing association secures £50m retrofit loan

Vivid has agreed the loan with Lloyds Bank to fund the retrofit of the housing association's homes across Hampshire, Surrey, Berkshire and West Sussex.

 [Unlock Net Zero - Projects & Innovation - Housing association secures £50m retrofit loan](#)

## UK's first climate positive city

Leeds aims to become the UK's first climate-positive city.

 [Inside Housing - Cities Encyclopaedia - Leeds: How it is aiming to become the UK's first net zero, climate-positive city](#)

## A guide to net zero: introducing the Cities Encyclopaedia

The new Cities Encyclopaedia takes an in-depth look at how 19 cities across the UK are looking to deliver on net zero and decarbonise their homes including Cardiff, Edinburgh, Bristol and London.

 [Inside Housing - Cities Encyclopaedia - Delivering on net zero housing: an introduction to the Cities Encyclopaedia](#)

## Glasgow Climate Plan Review

A review of Glasgow's Net Zero plan has identified 18 tangible gains for local residents and businesses which include, cleaner air, reduced noise, ecosystem recovery, improved spaces, and safer walking and cycling routes.

 [Smart Cities World - Climate action - Glasgow climate plan review reveals community benefits](#)

Corrina says...



*Will Rural Towns Be Left Behind in the Net Zero Race?*

*As cities push ahead with bold net zero plans and major investment, rural communities risk being overlooked. Urban areas attract funding due to higher emissions and economies of scale, while smaller towns face limited resources and weaker infrastructure.*

*Yet rural areas offer huge potential—space for renewables, nature-based carbon capture, and innovative off-grid solutions. To ensure a fair transition, national strategies must support rural decarbonization through community energy, EV infrastructure, and sustainable housing. Net zero cannot be a city-only story; it must include every community. Properties in areas that lag may see slower growth as buyers increasingly value energy efficiency and climate resilience.*



# Have yourself a sustainable Christmas!

**1.**

**Reuse & Refresh:**  
Bring out last year's decorations and give them a new twist instead of buying new ones.

**2.**

**Natural Touch:**  
Use pinecones, dried oranges, and branches for a festive, compostable décor.

**3.**

**LED Lights:** Switch to energy-efficient LED fairy lights and set them on timers to save electricity.

**4.**

**Plan Food Portions:**  
Avoid food waste by planning meals and using leftovers creatively (think soups or pies).

**5.**

**Local & Seasonal:**  
Choose locally sourced, seasonal produce for your festive dishes.

**6.**

**Plant-Based Options:**  
Add a few plant-based meals to reduce your carbon footprint.

**7.**

**Gift Experiences:**  
Give experiences (like a day out or a workshop) instead of physical items.

**8.**

**DIY Gifts:** Homemade treats or crafts add a personal touch and cut down on packaging waste.

**9.**

**Sustainable Wrapping:**  
Use recycled paper, fabric wraps, or even old maps instead of shiny, non-recyclable wrapping.

**10.**

**Buy Ethical:** Support small businesses or choose gifts with eco-certifications (Fairtrade, organic, etc.)

*Wishing you a  
Merry Christmas!*

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