

Empowering Property Owners: A Strategic Roadmap for Climate Adaptation

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Climate change is creating growing challenges for Sweden's property sector, making effective climate adaptation increasingly important. This project provides property owners with a practical roadmap for moving from climate risk awareness to concrete action, drawing on experiences and solutions already implemented across the sector.

Climate change is increasingly threatening Sweden's property sector, with rising risks from extreme weather events such as floods and storms. Recent incidents, including storms Hans and Babet as well as the floods in Gävle and Kävlingeån, highlight the substantial financial impact on both municipalities and individual property owners. The National Expert Council for Climate Adaptation stresses the urgent need to shift focus from identifying challenges to actively implementing practical solutions. In Sweden, property owners bear the primary responsibility for protecting their properties from climate-related physical risks. While municipalities are required to carry out their own risk and vulnerability analyses—primarily concerning essential public functions and interests—it is ultimately up to property owners to protect their assets. Unfortunately, many property owners lack both the expertise and clear guidance necessary to mitigate these risks. The urgency to act is mounting rapidly.

The project shows that climate adaptation for property owners can be structured as a clear, step-by-step process. The recommended roadmap comprises five main stages: risk assessment, defining goals and strategies, planning actions, collaboration with stakeholders, implementation and monitoring of measures. Although climate adaptation is a relatively new field, property companies have collectively addressed many elements of the roadmap successfully.

While an individual property owner may have completed only some of the steps, the combined examples demonstrate that many aspects of the roadmap have been addressed collaboratively. Nevertheless, further work is still required.

Importantly, the findings show that many climate risks can be reduced through relatively straightforward physical and organizational measures—such as improving drainage, reinforcing building structures, clarifying roles and responsibilities, and integrating climate risks into maintenance planning. This systematic and practical approach enables property owners to move from problem identification to taking concrete action, helping to safeguard assets and maintain property values in the face of climate change.

Without proactive climate adaptation, property owners and society face rising damage costs, declining property values and reduced insurability and financing options. The roadmap provides a concrete and structured approach that helps bridge the gap between risk identification and implementation. By supporting property owners in taking responsibility for adaptation, while enabling collaboration with other actors, the roadmap contributes to a more resilient property stock and reduced societal vulnerability to future climate impacts.



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THE ROAD FORWARD FOR POLICY

- **Property owners must take the lead:** Identifying risks and implementing climate adaptation measures is the direct responsibility of each property owner. Proactive risk analysis and decisive action are essential.
- **A structured roadmap helps property owners** move from risk identification to implementation and follow-up.
- **Coordination is a major hurdle:** Without a clear mandated actor to coordinate efforts among property owners, initiatives often remain fragmented and inefficient—particularly when multiple properties face the same climate risks, such as flooding.
- **Collaboration drives progress:** Establishing long-term networks and platforms enables property owners to share knowledge, align actions and develop joint strategies for resilience.
- **Unified investments benefit all:** A collaborative platform can catalyse shared investments and foster long-term solutions, serving as a key channel for information, support and coordination with municipalities and other stakeholders.

KEY POINTS FOR POLICY

- Climate change poses increasing risks for Swedish property owners, particularly from floods and storms, with growing implications for the built environment and society at large.
- In Sweden, property owners are primarily responsible for protecting their assets against climate-related damage, yet many lack clear guidance, practical tools and sufficient knowledge to act effectively.
- A structured, step-by-step roadmap helps translate risk awareness into concrete action, supporting systematic and scalable adaptation of the existing building stock.
- Without proactive adaptation, both property owners and society risk higher costs, declining property values, and challenges related to insurance and financing.
- Coordination is a major hurdle, making long-term collaboration platforms essential for sharing knowledge, synchronizing action and building area-wide climate resilience.

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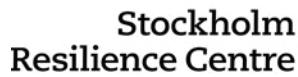
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