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How the UK's Record Summer Is Feeding the Pothole Crisis

The majority of potholes appear in the depths of winter, a result of frost, rain and the relentless freeze-thaw cycle. But Britain has just had a summer with prolonged periods of hot, dry weather that is expected to prove almost as damaging to our roads, contributing to a pothole crisis on the UK's roads that lasts all year.

The Met Office has confirmed 2026 as the hottest UK summer on record, and the RAC issued an official warning stating the heat has accelerated the conditions for further road deterioration before winter has even started. This is an early indicator of which direction claims, liability disputes and fraud risk are likely heading and perhaps allows insurers to prepare in advance.

A Summer of Extremes

Provisional data released by the Met Office put the average UK summer temperature at 16.5°C, the highest since records began in 1884 and ahead of the previous record of 16.1°C set only last year. A rare red warning for extreme heat was issued in June, with a provisional new June record of 38.0°C reached at Lingwood in Norfolk, comfortably beating the previous June record of 35.6°C. In August, a temperature of 38.1°C was recorded at Kew Gardens. It was the first year on record to see three separate days above 37°C, and 54 Met Office weather stations broke their all-time daily maximum records during the season.

It was the persistently high temperatures rather than any isolated spike that made 2026 remarkable, with average daytime maximum temperatures exceeding even those recorded in the famous summer of 1976. At the same time, England experienced its driest July on record, with the Wisley station at RHS Garden Wisley in Surrey registering 62 consecutive days without a drop of rain as the UK endured its longest absolute drought since 1893.

Met Office scientists estimate that a summer like this is now around 130 times more likely because of human-induced greenhouse gas emissions. As a result, the UK can expect a similar summer once every nine years instead of every 1,000 years, as it would without the human impacts on climate change.

What Heat Does to a Road

Despite assumptions based on its black appearance and the fact it is mixed and poured at temperatures reaching 180°C, asphalt is vulnerable to extreme heat and is only as durable as the bitumen binder that holds its aggregate together. Prolonged exposure to heat and ultraviolet light oxidises that binder, causing chemical and physical changes over time that make it brittle and prone to cracking.

The transformation from a crack to a pothole happens when water finds its way beneath a weakened surface, and traffic does the rest. This is why heat is best termed as a contributing factor rather than the cause; the heat from the summer sun creates the weaknesses that the autumn downpours exploit, and then the winter freezes expand these to undermine the road surface, which, once thawed, leave cavities in their wake. This sequence is important when forecasting claims by suggesting the full effect of this summer has yet to be felt.

A Network Beyond Repair?

The legacy of the summer heat has come at a time when the UK's road network has little resilience. The Asphalt Industry Alliance's 2026 ALARM survey put the carriageway repair backlog for local authorities in England and Wales at a record £18.62 billion, a sum that would take around 12 years to clear at current funding levels.

Almost one in six local council-maintained roads has less than five years of structural life remaining before needing major work. These roads are now resurfaced, on average, only once every 97 years, longer than the average of 93 years reported in 2025. Although increased local spending and additional grants from central government have contributed to average maintenance budgets rising by 17%, the proportion of local roads with 15 years or more of structural life left now stands at 51%, just a 3% increase from 2025.

The economics of reactive repair compound the problem, with the previous year's survey finding the average cost of a reactive repair at £87.80, compared to that of an average planned repair cost of £56.94. Every crack left unrepaired before the cold undermines any damage caused by the summer heat is therefore likely to prove more expensive for councils to repair and for insurers to cover motorists against damage.

Insights from the Claims Data

The RAC Report on Motoring 2026, which surveyed 2,238 drivers, found that 34% had experienced vehicle damage from poor road surfaces, an increase of 29% from 2025. A total of 51% named the condition of local roads as their biggest motoring concern, with 83% saying potholes feature on most journeys, and 54% reporting an encounter on every trip.

Tesco Insurance figures show the average pothole claim payout rising 41% year on year, with January to June 2025 showing an average value of £3,814 compared to £5,380 for January to May 2026. Reported claim volumes were 25% higher, even though the period covered was a month shorter in 2026 than in 2025.

It is worth noting that these figures pre-date the prolonged record temperatures and are therefore perhaps best seen as the baseline against which the heat's effects will be measured and not as the direct effects of the heat itself. With the data showing claims severity growing faster than frequency, insurers can perhaps expect claims values to continue growing in the coming winter.

Who Bears the Loss?

Section 41 of the Highways Act 1980 places a statutory duty on highway authorities to maintain the public highways, but section 58 offers a defence where the authority can show it took reasonable care to ensure the road was not dangerous. In practice, this depends on how reasonable the authority's inspection and repair system is, rather than the actual condition of the road on the day. Claimants must prove a defect was an actionable hazard and not just wear and tear. An authority must demonstrate that it was unaware of the defect or had taken reasonable steps to maintain it for safe use.

In analysing Department for Transport data in its Health and Safety in Highways Report 2026, field management software provider Re-Flow reported that in areas with some of the worst-maintained roads, drivers are less likely to be successful in claiming for damages. Analysis showed 71% of the A-roads in West Northamptonshire were rated amber and 5% red, with B and C road figures the worst in the country at 72.5% amber and 17.5% red, respectively. Despite this, around 85% of claims were rejected, pushing costs onto motor and fleet policies.

With many authorities following the recently updated Well-managed Highway Infrastructure Code of Practice, which encourages a risk-based approach to inspection, the record summer poses questions on whether current inspection cycles should adapt to reflect the wider climate-related factors that are damaging roads. Authorities that can show an awareness and response to the risk will be better placed to sustain the section 58 defence.

The Government Reports Encouraging Signs

The Department for Transport (DfT) has recently published the latest Local Highway Maintenance Transparency Reports data, which consolidates the annual returns that every

English highway authority must now publish as a condition of receiving its share of the £7.3 billion road improvement investment the government has committed to through to 2030.

The headline figures show councils are projecting a record total maintenance spend of £4.9 billion this financial year, which is £800 million more than two years ago. In addition, nearly 7,000 miles of road will receive planned structural or reactive maintenance, up 10% from last year.

The share of authorities planning preventative work designed to stop the same stretch of road being patched repeatedly has risen from 76% to 94%. The department has also released an additional £220 million of incentive funding to councils that met its performance and transparency targets.

In the context of the summer's hot weather, it should be remembered that these numbers are mostly projections for 2026/27 self-reported by councils, so they do not capture outcomes or reflect any damage this summer's heat may have caused.

Furthermore, the dataset is provisional and covers 152 of 153 authorities, with Birmingham and Transport for London excluded due to failure to publish data and ongoing discussions around its data, respectively. How authorities define, measure and repair potholes also differs, causing the DfT to caution against using pothole figures from previous years' reports as a reliable baseline.

For insurers and lawyers, the reports may prove valuable as evidence by detailing how each authority plans its inspections and interventions and how it allocates spending between planned and reactive work. They are therefore a useful reference point when assessing whether a section 58 system of inspection and repair was reasonable. Similarly, the authorities can expect to be held accountable against the specific standards they have publicly committed to.

Is Funding Moving in the Right Direction?

With council highways budgets in England reaching £1.6 billion for 2025-26 and the government committing to a further £7.3 billion committed to road improvement through to the end of the decade, funding is moving in a positive direction. However, the delay between damage occurring and repairs being completed is likely to widen as degraded surfaces caused by the summer weather deteriorate further in the autumn. Greater application of preventative maintenance can help to address this challenge.

Potholes have traditionally been associated with winter, but the UK's record-breaking summer suggests that issues are starting much earlier, and insurers can treat this winter as an indication of how much they are affecting the frequency and severity of claims.

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