

# **FLOOD PROTECTION** The New Retail Category



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**FLOODING - A GLOBAL ISSUE** The UK are building

10.000 Homes per year on Flood Plains Financial Times



# THE NUMBER OF HOMES IN **FLOOD AFFECTED AREAS**

#### IIK

Over **5.5 million properties** in England and Wales are at risk of flooding from rivers, the sea or surface water, that is one in six homes - E.A.

In the US 8.2 million households are in flood zones that have 1% or greater chance of flooding - F.E.M.A

#### **SOUTH AMERICA**

2.2 million people are affected by flooding in South America per year. This number has increased four fold since 2004 - U.N.

#### **AUSTRALIA/NEW ZEALAND**

1.3 million homes have a flood risk rating in Australia and 200,000 homes in New Zealand with annual costs of floods to house holds exceeds \$300 million - S.E.S

#### **CANADA**

1.7 million Canadian households are at very high risk for flood and Canadians personally bear roughly \$600 million in flood related losses every year.

**£2.2 BILLION** 

#### **EUROPE**

Based on reporting from 9 European countries Italy has the highest population living in flood affected areas 6.7 million people 11% of the population, if you factored in a average for the European Union 6% across the European Union that would equated to 7.9 million homes

– Ė.E.A. A.W.I



**FLOODS ARE** 

IN THE UNITED

**STATES** 

# FLOOD FACTS

**YOU ARE MORE LIKELY TO BE FLOODED THAN** BURGLED

OF N.F.I.P PAYOUTS IN THE U.S HAPPEN **OUTSIDE FLOOD ZONES** 

#### inches **OF WATER**

can cause \$25,000 of damage in your home

**6 TYPES OF FLOODS** 

OF FLOODING IN **ENGLAND OCCURS OUTSIDE FORMALLY DESIGNATED FLOOD AREAS** 

#### TWO FORMS OF FLOOD PROTECTION

HOW BIG IS THE MARKET?

Simply put, if all homes highlighted to be in potential flood

risk areas used the basic protection measures, this would be a multiplication of 24.8 million homes x £2,000 basic recommended by the E.A. (Environmental Agency)

**RETAILERS SELLING FLOOD PRODUCTS** 

RENTAL

FULL SOLUTIONS



**RESISTANCE** (dry flood proofing)

"TO KEEP WATER OUT" e.g. Flood barriers, vent covers, toilet and shower blocks, pumps etc aim to limit flood water entry and damage caused



PROPERTIES IN THE UK ARE

On average 60% of home owners do not realise they live in flood zones

**RESILIENCE** (wet flood proofing)

"LET WATER IN" this involves installing water proof materials e.g plasterboard, skirting etc and moving appliance above average flood levels

AT RISK OF FLOODING



From the sea or tidal rivers. Often sudden and



In areas with steep slopes, heavy rain can cause a riverbed that held very little or no water at first, to suddenly brim with fast flowing water.



#### **URBAN/GROUND WATER:**

This is surface-water flooding which will arrive when urban drainage systems are overwhelmed by sudden heavy rainfall, exacerbated by concreting over large areas of soil and gardens.



#### FLUVIAL/RIVERINE:

On flood plains when a river breaks it banks due to rainfall, snow or ice melt exceeding the capacity of the water course.



#### PLUVIAL:

This can happen in relatively flat areas when the ground is saturated beyond capacity and or when rainwater enters a water system and can't be stored.



=£49

#### **ICE JAM:**

River ice breaks and jams in spring causing rivers to back up and flood



1 YEAR 5 YEAR 10 YEAR **20** YEAR

As now recorded flooding is becoming more frequent. If flood victims believe that was "THE BIG ONE" they will not feel compelled to mitigate damage potential - F.F.M.A.













Since 1985 the cost of insurance claims due to severe weather has increased x 15 times

# Worldwide in 2011,

Natural Disasters caused



# **S378 BILLION**

in economic losses

### **EDUCATION AND COMMUNICATION**

Flood risk prevention strategy must be developed in each country through both retail and agency to provide **knowledge** and know-how to help the consumer to protect their homes

FLOOD PRODUCTS

OF 2,300 CANADIANS SURVEYED. **ONLY 6% KNOW THAT THEIR HOME IS LOCATED IN A DESIGNATED FLOOD RISK AREA** 

#### RECOMMENDED SPEND TO PROTECT YOUR HOME

According to the ABI to protect your property against shallow flash floods could cost between £2,000 - £6,000 Association of British Insurers



# FLOOD PROTECTION

The New Retail Category

Floods that have caused the most damage in Europe are those around 30cm in depth.



# 1. INTRODUCTION

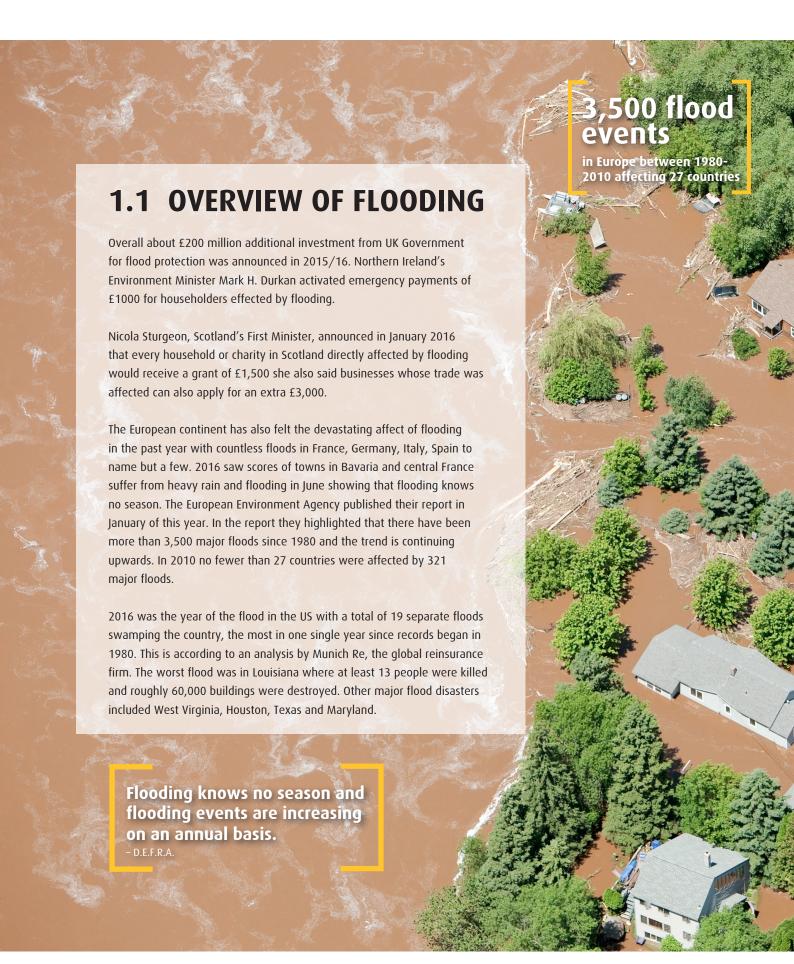
With chronic under-investment and ongoing climate change the risk of serious flooding is increasing tenfold. Floods such as those seen in many countries across the world during the winter of 2015/16 and floods as recent as May 2017 have left devastation across many thousands of homes. The increase flood risk is the greatest threat from socio-economic development and climate change. The following report is part academic, part research and part practical and focuses on building knowledge to support the consumer.

The report is central to your industry and focuses on how you can support the consumer at risk or potential future risk. The purpose of this document is to help inform the retailer/ service provider to help the consumer at risk and promote a proactive approach as opposed to reactive as well as promoting flood resistant DIY measures to protect their own home or business.



Beate Werner – Co author of E.E.A Report





# 1.2 GOVERNMENT GRANTS AND INSURANCE FOR FLOOD PROTECTION

#### UK

Government support was available to local authorities to design local tailored support packages for householders and businesses impacted by floods.

As part of this, grants are available up to £5,000 (inc VAT) per property to fund measures which improve a property's resilience or resistance to damage from flooding. This is over and above the repairs that would normally be covered by insurance therefore the opportunity is there for retailers who operate in selling both resilient and resistant products to look at how grants can be claimed at source as per the renewable grant scheme. It would be beneficial and profitable for retailers to lobby in relation to this and to form partnerships and work with organisations like the **National Flood Forum**.

**Flood Re**, a scheme specifically for those who have been affected by flooding or are at risk, launched in April 2016. The scheme has been jointly set up by the insurance industry and the UK government and works through a £180 million tax on the insurance industry. This creates a subsidy for householders that should significantly reduce excess levels and give those in flood-risk areas access to affordable insurance cover.

Over 5.2 million properties in England and Wales are at risk of flooding from rivers, the sea or surface water. That's 1 in 6, which means there is a high chance one of these properties is your home or business according to the Environmental Agency.

25% of flooding

in England occurs outside areas formally designated as flood plains.

- E.A. and D.E.F.R.A.

# You are more likely to be flooded than burgled.

- E.A. and D.E.F.R.A.

Properties worth **£220 billion**are located within flood plains in England.

- Association of British Insurers

#### **Northern Ireland**

#### Overview of Flood Grant Scheme

The grant scheme is for homeowners in residential properties at risk of flooding. They can get help to install physical barriers and equipment to reduce the impact of flooding on their homes.

The products and services supported by the grant are:

- Door Barriers
- · Air Brick Covers
- Non-return Drainage Outlets
- · Waterproofing Walls

#### How much does the home owner receive?

The maximum grant is £10,000. The scheme pays 90% of the survey and estimated product and installation costs. The home owner pays 10% (plus any additional cost above £10,000).

4,600 homes

in Northern Ireland are at risk of flooding and half have no proper protection against it.

– Claire McNeilly, Belfast Telegraph.

## For every dollar spent on resiliency, you get \$4 in return. 🤳

- Carl Hedde, Head of Risk, Munich Re.



#### U.S

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance specifically.

This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods. As of April 2010, the program insured about 5.5 million homes, the majority of which were in Texas and Florida.

### Europe

Measuring the level of protection and grants on the European continent is far more difficult with post flooding payments being more the rule than the exception.

The European Union Solidarity Fund (EUSF) was set up to respond to major natural disasters and express European solidarity to disaster-stricken regions within Europe. The fund was created as a reaction to the severe floods in Central Europe in the summer of 2002. Since then, it has been used for 73 disasters covering a range of different catastrophic events including floods, forest fires, earthquakes, storms and drought. 24 different European countries have been supported so far for an amount of over  $\square 3.8$  billion.

Annual flood loses can be expected to increase 5 fold in Europe by 2050 and up to 17 fold by 2080. The major share of this increase (70-90%) is estimated to be attributable to socio-economic development as the economic value of assists in floodplains increase and the remaining (10-30%) to climate change.

# Only 6%

of homeowners know they are in designated flood risk areas in Canada.

Canadian Voices on Changing Flood Risk

It is estimated that

home owners

per annum.

flooding costs Canadian

#### Canada

Since the devastating Alberta floods in 2013, 13 of the countries 15 largest insurers have started to offer overland flood insurance (according to the Insurance Bureau of Canada). This cover protects homeowners facing damages from water flowing above ground and seeping into the home but on the flip side this has seen the government cutting levels of government assistance.

## Summary

Taking the limited grant aid and insurance coverage worldwide, the reality is that more and more homes are being affected and this is growing at an alarming rate on an annual basis. The focus must be on protecting your home. In the possibility of flooding occurring BE PREPARED, don't wait until after the flood to repair and then purchase resistance flood defence products.









# 1.3 FACTS ABOUT FLOOD RISK

There are four facts about flooding that are of particular importance:

**Flood depths** expected at your house. Low depths, for example 100mm, are unlikely to put people at risk but water damage to buildings and contents may be significant without any flood protection. High water depths, for example 1m, may severely threaten the safety of people and may cause extensive damage to buildings. It may be dangerous to keep deep floods out of a building because of large weight of water pressing against the structure.

Flood duration is the time that flood water is expected to stay at your house. Temporary flood defences may successfully keep water out if flooding is expected to last for a few hours, whereas, long flood durations may give time for water to penetrate the building. It may be safe to take refuge and stay in a building for short duration floods but this will depend on other factors.

**Flood onset** is the time for flood water to reach your house from its source. Short onset flooding (flash floods) are particularly dangerous as there is little time available to get people to safety or protect buildings.

**Flood annual probability** is a measure of the chance of flooding to your house over the course of 1 year. Different approaches to flood protection may be needed depending upon how likely flooding is expected.

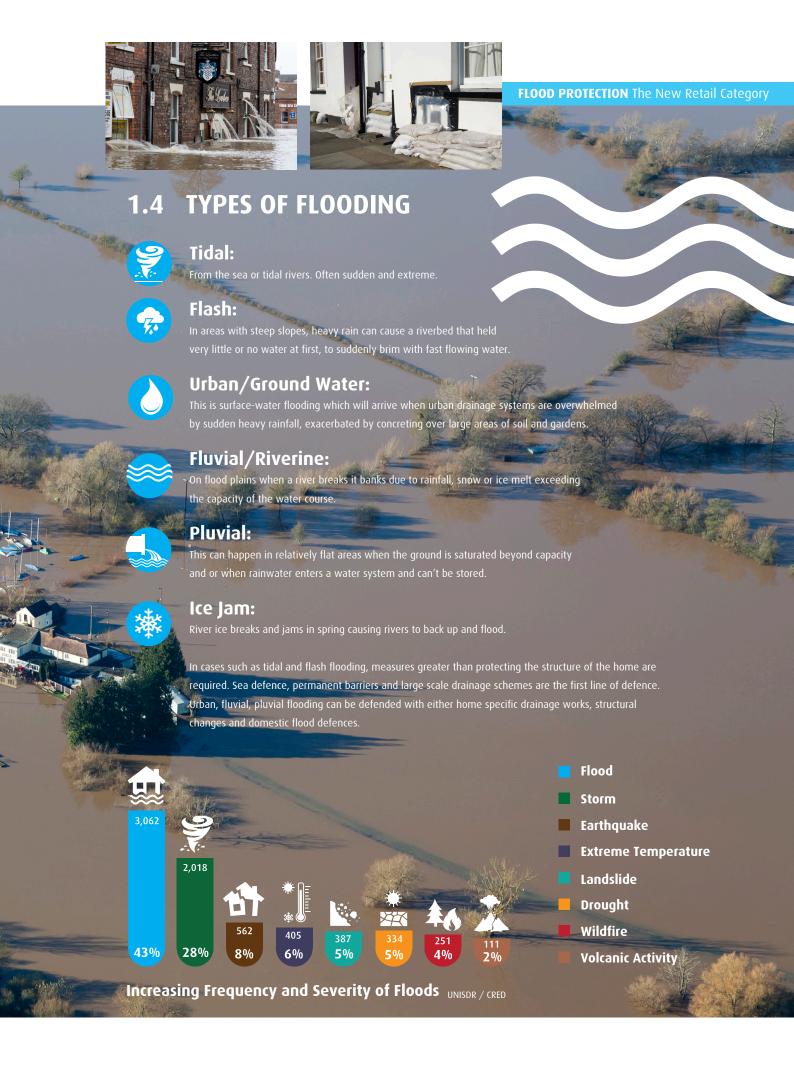
F.E.M.A. estimates that between 66% and 80% of flood losses and about 25% of N.F.I.P. payouts occur outside designated flood zones.

F.E.M.A

# TOP TEN THINGS TO DO

TO PROTECT YOURSELF WHEN A FLOOD OCCURS:

- Have an emergency plan and pack a 72-hour kit (including important documents).
- Move valuables upstairs if possible and consider moving personal items that cant be replaced upstairs permanently.
- Reach out to friends and neighbours to raise awareness and build a flood conscious community.
- 4 Keep up to date with media weather reports.
- 5 Stay away from flood waters and do not cross flowing water.
- If possible send children and pets to friends or family in non flood affected areas during flood.
- Avoid food or drink that has come in contact with flood water.
- Do not drive in flood water as cars can be swept away in as little as 2 feet of water.
- Have a flood risk plan and put into action.
- 10 Contact your insurance company immediately.



# 1.5 WHAT IS THE DOMESTIC FLOOD PROTECTION MARKET?



Currently there is no real definition of what the domestic flood protection market is. To date data does not exist to record total market turnover or even definition of what the market consists of. **The National Flood Forum** divides the market into two headings.

**Resilience measures** "let water in" this involves replacing materials in your home after flooding to e.g. tiled concrete floors, water resistant plaster, raised electrics, etc. These can be included as repairs and approved by insurer or loss adjuster.

**Resistance measures** "try to keep water out" e.g. flood barriers, self closing vent covers, toilet and shower blocks pumps, etc aim to limit floodwater entry and damage caused.

The U.S. Federal Emergency Management Agency **(F.E.M.A.)** defines the market into two headings and are closely aligned with the Environmental Agency **(E.A.)**.

**Wet flood-proofing:** Making portions of your home resistant to flood damage and allowing water to enter during flooding.

**Dry flood-proofing:** Sealing your home to prevent floodwaters from entering.

So, to begin to understand the market we must consider if all markets the same. The simple answer is no, they require different treatments based on different materials. In the US many homes have the option to elevate from risk of flooding. Building materials vary and structures and regulations differ but the consistency we have in all markets is the protection terminology and description by both FEMA and the Environmental Agency (EA). The one area that has consistency in product across all markets is the Resistance/ Dry flood-proofing market.

**67%** 

of UK respondents to a YouGov survey report said they never check the flood risk level of their home.

- You.Gov.Uk



# 1.6 EXPLORING D.I.Y. & D.I.F.M. HOME FLOOD PROTECTION

The definition of the domestic flood protection market is based on All Weather Industries' (AWI) assumption of what the flood resistance market should be after researching global trends and products. AWI have finally developed what we call a "Flood Protection Category". As consumers we are happy to invest in home protection products such as smoke alarms, fire extinguishers and house alarms to protect ourselves against fires or theft but if we live in a flood affected area whether low or high risk do we take the same measures to protect ourselves from flooding? Reality is that many of the measures to protect our homes can been done easily and by the consumer. In this definition the category is split into two areas as follows:

- 1. "DO IT YOURSELF" home flood protection (DIY).
- 2. "DO IT FOR ME" home flood protection (DIFM).

Both sub categories/ products of flood protection can be carried both online and in-store and lend well to retail but they very much differentiate between easy self-help (as defined by AWI) and tradesman required. The issue with the flood protection market today is that most products are "made to measure" and require either permanent or temporary fittings.

Cost of damage to property as a result of flood can be great. Repairing a house after a flood can cost between £10k – £15k depending on the flood depth.

– D.E.F.R.A. (Department of Food & Rural Affairs, UK.)







### 1.7 CREATING THE FLOOD PROTECTION CATEGORY

In understanding DIY flood protection one must understand standard flood points in homes. These will vary slightly from country to country but the option to have a standard range is possible. A purchase for protecting your home can not stop with 1 product as the number of possible flood points in your home can average at **10**. Eduction and understanding plus truly easy to install products could allow the consumer to protect their home easily.

The key for development of the flood protection category is removing what we call the "dark art" of protecting your home. The resilience market (DIFM) is clearly a trade market with trade products and services but the resistance market (DIY) can be developed with products that can be installed permanently or temporarily by the home or business owner.

The resistance market (DIY) must be built on the foundation of information and "how to protect your home", focusing on consumer awareness of flood points in your home and business. For any retailer, the key is developing or working with a brand known first and only for flood protection. A developed brand developed will define the category on ease of use and most important quality of product. Currently is there is no known brand for flood protection within the resistance market.

The resistance category (DIY) must carry products to cover the basic resistance measures recommended by the EA, FEMA and European Union (EU). They must be easy to install and use and easily available with a clear brand recognition in store. The brand must give the confidence of quality and protection, **EASE OF USE AND WHERE REQUIRED REUSABLE.** 



Everyone has a part to play to reduce flood risk and homeowners in flood risk areas should know the risks and what action they can take.

- Sir James Bevan, CEO Environment Agency.



### TWO TYPES OF FLOOD MANAGEMENT

#### **RESISTANCE MEASURES**

Preventing water from entering

#### **RESILIENCE MEASURES**

Allowing water to enter but protecting using water resistant products and materials

# 1.8 DOMESTIC D.I.Y. FLOOD RESISTANCE

#### RESISTANCE MEASURES DIY/ FLASHFLOODING/ DRY FLOOD PROOFING £2-£6k cost to implement

**Doorways:** Each doorway must be protected by a dam at the reveal (structural surround around the door frame). Doorways can vary from 700mm to feature doors 2500mm plus.

**Airbricks:** Come in single and double sizes. These are located normally either above or just below the damp proof course (DPC). The standard number of air bricks is 1 to every meter but vary from build and age of house.

**Low level windows:** Windows to ground or sitting below 700mm from the ground are regarded as low level. As these windows can vary from feature windows to bay windows protecting can be difficult and sealant or water proof taping is suggested.

**Downstairs toilet:** During flooding water can back up through sewage systems. Toilet pan seals or bladders are suggested to dam the u-bend.

**Downstairs shower or bath:** Flood water can back up through the waste system. Shower and bath plugs either push fit or pressure release are recommended.

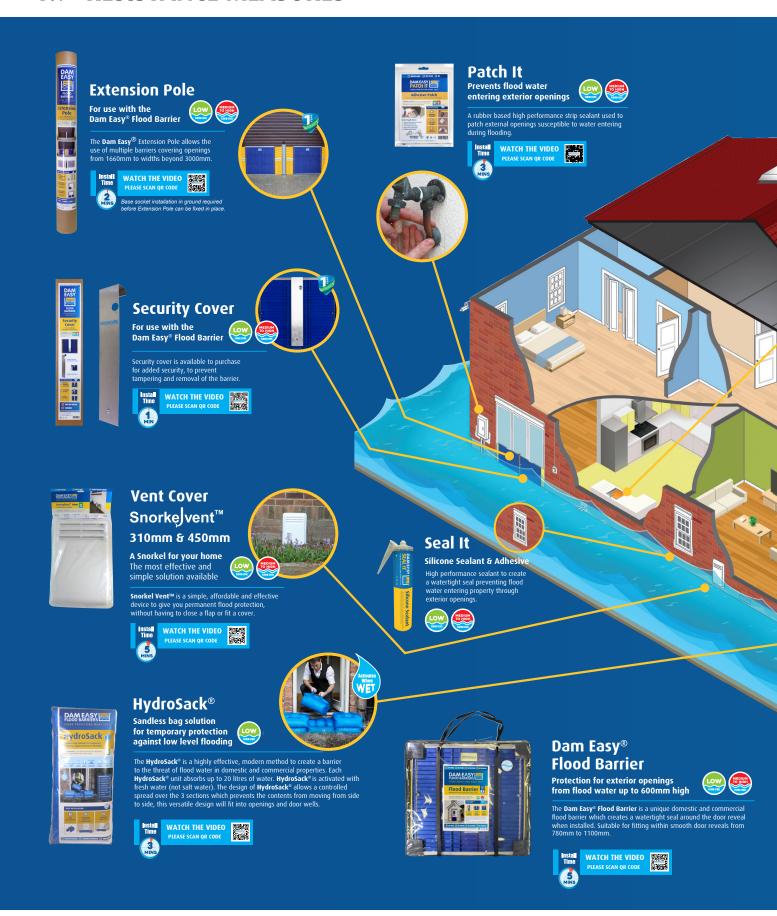
**Overflow kitchen pipes:** Can be 1 to 2mm opening around the pipe and expanding foam or water-tight patches area recommended.

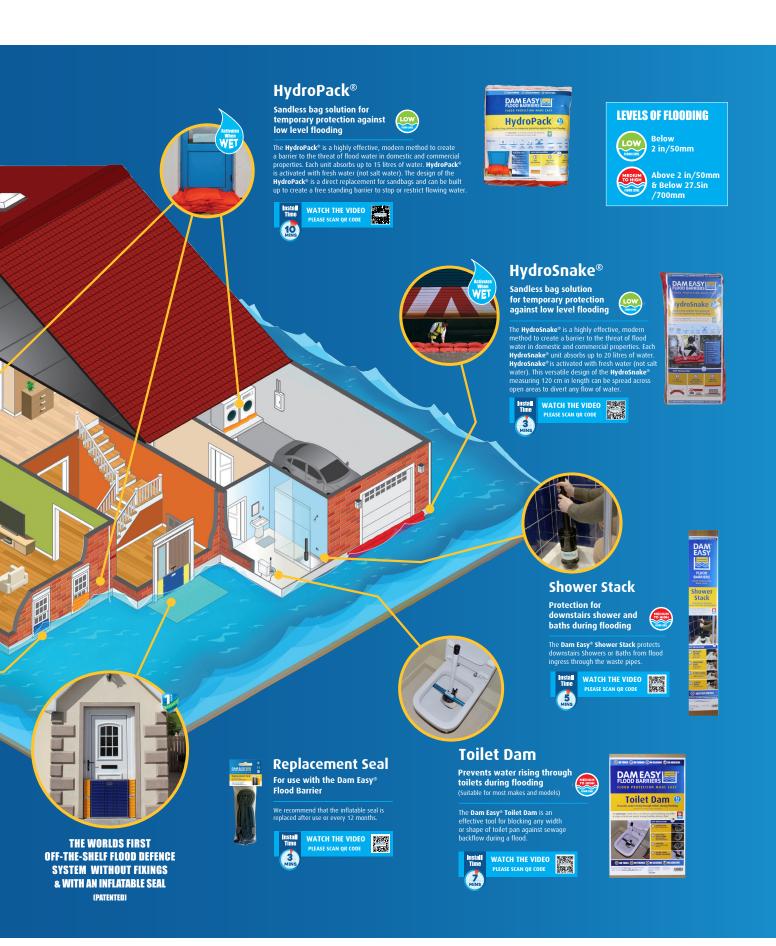
**Services boxes and cable or satellite points:** There can be a 1 to 2mm opening left on the surround and must be filled with either expanding foam or adhesive watertight patches.

**Kitchen and bathroom sinks:** As per shower and bath fittings recommendations.

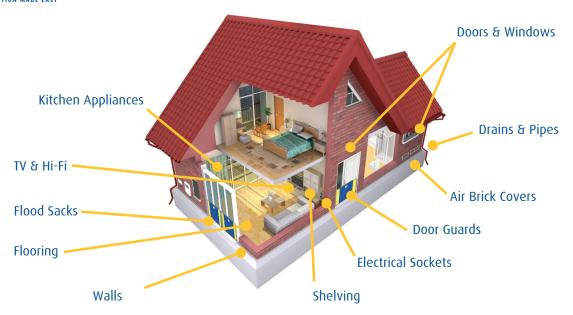


## 1.9 RESISTANCE MEASURES









### 2.0 DOMESTIC D.I.F.M FLOOD RESILIENCE

# MEASURES D.I.F.M/ PROLONGED FLOODING / WET FLOOD PROOFING £20-40k to Implement

**Walls and floors:** Raise damp-proof brick courses. Sealing floors ('tanking') can prevent water rising through the ground.

**Drains and pipes:** Fit non-return valves to drains and water inlet and outlet pipes but accept that flood water might get in.

**Home entertainment:** Fix your audio-visual equipment e.g. your TV to a wall mount 1.5 metres above floor level.

**Skirting:** Fit water-resistant skirting boards, or varnish them.

**Pump:** Fit a pump in a basement or under-floor void to extract flood water.

**Walls:** Dry-line, use horizontal plasterboard, or lime based plaster instead of gypsum. Get a special draining system for cavity walls.

**Doors and windows:** Install synthetic or waxed windows and doors, or varnish them.

**Flooring:** Lay tiles with rugs rather than fitted carpets, which often need to be replaced after a flood.

**Kitchen and bathroom:** Use water-resistant materials such as stainless steel, plastic or solid wood rather than chipboard. Where possible raise fridges and appliances on plinths.

**Electricals:** Raise electrical sockets, fuse boxes, controls and wiring to at least 1.5 metres above floor level. If retiring, bring cables down the wall to the raised socket so the cabling isn't affected.

Resilience products should be labelled in store as water resistant ie. plasterboard, skirting, flooring etc.





# 2.1 HOW DO RESISTANCE AND RESILIENCE PRODUCTS WORK IN RETAIL?

# Unless we take different measures 5 million people

in Europe will be exposed to coastal flooding on an annual basis.

- Prof. Michalis Voodoukas, Joint European Research Centre (LERC)



The resilience market can be supplied by retail but only elements of the market. On the other hand the resistance market has a home in retail and with the right product range and right products, retailers can fully supply the consumers' resistance needs through products such as:

- Door flood barriers
- Air brick vent covers
- Patching for external openings
- Toilet blocking
- Shower and bath plugs
- Sink plugs
- Sealants
- Pumps

These products should be available for the consumer in an easy form that can be implemented either on warning or as part of ongoing flood maintenance management for your home. The key is for the retailer to educate, advise and supply the right products for the consumer and insuring the consumer has a "household flood plan". The importance of protecting your home from flooding is as important as protecting your home from fire or theft.

Resilience market can be supplied by retail for certain products. On the other hand all resistance products can be supplied fully by retail.

- A.W.I.



## 2.2 HELPING THE RETAIL CUSTOMER

Knowing the level of risk is important for the consumer to make a educated decision on whether or not they want to protect their property. Agency mapping is vital to 'my floodrisk knowledge' although 25% of flooding happens outside designated flood zones.

#### 4 key local questions:

- 1. Has the area been flooded before?
- 2. Have any of my neighbours installed any form of flood protection?
- 3. Have I reviewed the agency flood mapping for the area?
- 4. If there is a significant risk of flooding and what type?

Now that the customer understands the level of risk of flooding in their home or business, this will direct them to the relevant products or services required. A 'resilience customer' will understand as they will more than likely have been flooded before and will require water resistant materials and a qualified installer to fit (unless a very handy DIYer). The 'resistance customer' will need knowledge and education through in-store communication and service and also online information on what they need and how they they can protect their home.

#### **Knowledge and product:**

- 1. Has the customer surveyed their home to understand all flood access points (online or in store home audit pamphlet)?
- 2. Can the consumer buy all the resistance products they need in one store or one retail brand either online or in-store?
- 3. Is the customer confident that either they or a member of their household can install and use the products (simple easy to use products are available in many different brands)?
- 4. Does the customer have all the information they need either in-store or online?
- 5. Does the customer know who to contact for support?
- 6. Does the customer know how to store the products and maintain after use?
- 7. Does the customer have any emergency flood plan (this can be supplied by the retailer)?

The key for retail is to educate, advise and supply.





Less than 40% of those at significant risk are aware of their risk.

- National Flood Forum.

2.3 HOW CAN WE HELP AND EDUCATE THE CUSTOMER?

Know your territory or country, have a dedicated colleague at head office level who can update on national flood mapping and inform both in stores and online. Have local knowledge and network, feeding back on local flooding events and warnings highlighted online and in flood plain stores. Flood communication plans include:

- 1. Home self audits (provided by the retailer)
- 2. Home flood emergency plan (provided by retailer)
- 3. How to guides
- 4. Effective P.O.S on products
- 5. Simple online and in store brochure on how to protect your home.





Understanding the historic issues of flooding locally will direct stores to the type of flood products that they should carry. They should ensure that they have full availability of all products which include:

- 1. Resilience products that have a waterproof label
- 2. Resistance products should be merchandised together as a resistance range and as a complete home protection solution
- 3. Resistence products that should be easy to use and potential for self install (remove the dark art)
- 4. Provision of simple information and advice.

If you don't know you are at risk then how can you make an informed decision to protect your home.

## 2.4 HOME SAFETY CATEGORY

The question is always "where do you stock flood protection products?" The answer is not necessarily the where but how do you define protecting your home to the customer and in our view is it through developing the Home Safety category. Home Safety focuses on all elements and risks that can affect the customers home Fire/Gases/Flood/Burglary/Child Safety. The key is having easy to install and easy to use products and the overall focus is again on educating and informing.



# 2.5 UK AND EUROPEAN FLOOD PROTECTION MARKET

According to the Environmental Agency (EA) and Association of British Insurers (ABI) "Prepare Your Property for Flooding: A Guide for Householders and Small Businesses" the following is a guide for costs incurred by properties:

**Flash floods:** To protect against shallow flash floods could cost between £2,000 and £6,000.

**Prolonged flooding**: To keep water out during periods of prolonged flooding will take bigger changes and could cost between £20,000 and £40,000.

With 5.2 million properties at risk in England and Wales alone if each property was to spend £2,000 to implement basic prevention requirements recommended by the EA that would estimate the market around £10 billion. Multiply this across Europe and the number of households affected as well as the rest of the UK. The market could exceed £28 billion for basic measures to be implemented.

The Resistance market in the UK and Europe at its basic could exceed £28 billion.

- Based on the UK known and a 6% European average.



Based on reporting from nine countries across Europe, report maps show the population living in floodplain areas. Italy has the largest prone areas with

6.7 million people or 11% of the population.

– European Environmental Agency

✓ Around 25,000 coastal properties are at risk in Ireland plus 45,000 homes threatened by fluvial flooding. 

- Office of Public Works, Ireland.

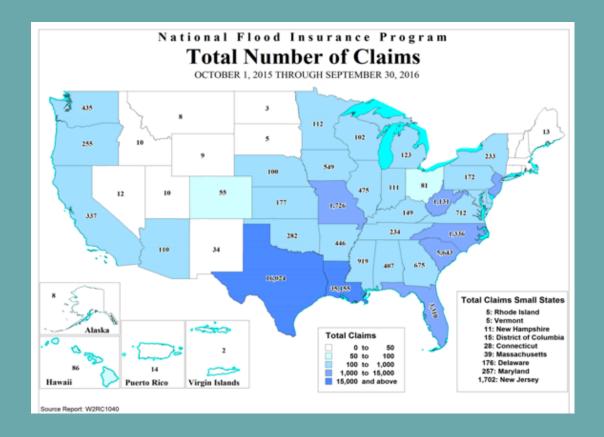


# 2.6 US FLOOD PROTECTION MARKET

According to FEMA about 8,651,000 people, or slightly more than 3% of the total US population, live in 1% annual chance coastal flood hazard area. About 24,662,000 people or 8.6% of the population live in census block groups that border the open ocean coastal or that contain 1% chance coastal flood hazard areas.

If you take the above into account and apply the basic lowest resistance measures of £2000 at a population with a 1% effect of flooding which is 30,000,000 people, this would make a potential market of £17 billion/\$21.5 billion.

39% of US population live in counties subject to significant flooding.



5.5 million homes are members of N.F.I.P. with only 20% of homes at risk of flooding covered by insurance in the US.

The Resistance market in the US at its basic could exceed \$21.5 billion.

**FLOOD PROTECTION** The New Retail Category



# 2.7 CANADIAN FLOOD PROTECTION MARKET

With an estimated 1.7 million households within flood zones in Canada that would put the number at £3.4 billion or \$5.7 billion Canadian dollars.



# 2.8 AUSTRALIAN AND NEW ZEALAND FLOOD PROTECTION MARKET

Given the estimated 1.3 million homes in Australia and an estimated 200,000 in New Zealand (based on reporting) the market in both countries could exceed £2.6 billion or \$4.3 billion Australian dollars.

1.3 million
Austrailian homes have a flood risk rating and annual costs of floods to households exceeds
300 million per annum.

The SES encourages all homes to consider their readiness for floods and storms to include **developing** an emergency plan.

– South Government of Australia

Darwin

Katherine

Corakton

Response

Cooper Pedy

Accided

Charleville

Charleville

Charleville

Charleville

Charleville

Coffs Harbour

Novecastle
Sydney

Metbourne

Coastal rivers - short duration rapid onset floods

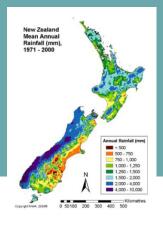
Inland rivers - long duration slow rise floods

Low flood hazard

Great Dividing Range

03-2

About 20% of Aucklands 500,000 homes are at risk of flooding.



**FLOOD PROTECTION** The New Retail Category

# 2.9 SOUTH AMERICAN FLOOD PROTECTION MARKET

In South America, for example, **560,000 people** were affected by floods on average each year between 1995 and 2004. By the following decade (2005-2014) that number had risen to **2.2 million people**, nearly a four-fold increase. In the first eight months of 2015, another 820,000 people were affected by floods in the region.

# 2.5 million

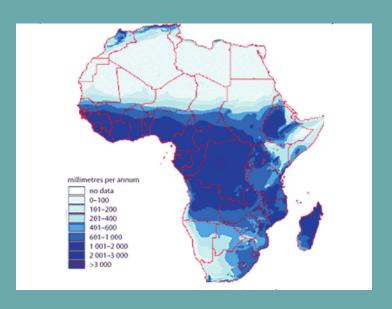
people affected by flooding per year that has increased four-fold since 2004



# 3.0 AFRICAN FLOOD PROTECTION MARKET

Floods, droughts, tropical cyclones, and landslides continue to cause heavy damage and losses to livelihoods. Over the last two decades, these disasters have cost the continent **US\$10 billion dollars**. Given the increasing climate variability, these disasters are projected to increase in frequency and intensity.





More than a million people across a swathe of 17 African countries are suffering the effects of severe floods every year.

- B.B.0



# 3.1 ASIAN FLOOD PROTECTION MARKET?

Over the coming years the major flooding events are expected to happen in Asia, where the pace of urbanisation is outrunning the effects of climate change. More people are concentrating in river cities like Ho Chi Minh City, Vietnam; Jakarta, Indonesia; Dhaka, Bangladesh; and Shanghai, China.

11.5 million
people are expect
to feel the effects of
flooding every year

India, Bangladesh and China could see the biggest risks, with about **11.5 million** people altogether expected to feel the effects of flooding every year.

Floods ravage South Asia

Eastern India, Nepal and Bangladesh have been severely flooded by the annual monsoon rains.

| Binar | Binar

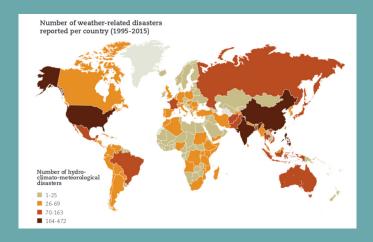
Southeast Asia will see a large increase in risk, and climate change does cause a significant part of this risk increase. But really, these climate change impacts ... are dwarfed by impacts of socio-economic growth, in particular to the concentrated growth of Southeast Asia's megacities in flood-prone areas.

– Hessel Winsemius, Deltares.

# 3.2 GLOBAL SUMMARY OF FLOODS INCREASING ACROSS THE WORLD

According to the report, floods strike in Asia and Africa will increase more than other continents, but the level of flooding events increase at an alarming level elsewhere.

In both their best- and worst-case projections of sea level rise the most vulnerable city was Guangzhou, China, followed by Mumbai and Kolkata in India, Guayaquil, Ecuador and Shenzen, China. Almost all cities with the highest risk of flooding damage were in North America or Asia. (Live Science)



**FLOOD PROTECTION** The New Retail Category

# 20 MOST VULNERABLE CITIES

- 1. Guangzhou, China.
- 2. Mumbai, India
- 3. Kolkata, India
- 4. Guayaquil, Ecuador
- 5. Shenzen, China
- 6. Miami, Fla.
- 7. Tianjin, China
- 8. New York, N.Y. Newark, N.J.
- 9. Ho Chi Minh City, Vietnam
- 10. New Orleans, La.
- 11. Jakarta, Indonesia
- 12. Abidjan, Ivory Coast
- 13. Chennai, India
- 14. Surat, India
- 15. Zhanjiang, China
- 16. Tampa St. Petersburg, Fla.
- 17. Boston, Mass.
- 18. Bangkok, Thailand
- 19. Xiamen, China
- 20. Nagoya, Japan

### 3.3 SUMMARY

Flooding, no matter what type, is on the increase and in real terms is expected to grow per annum. The percentage of population affected or living within a 1% chance of annual flooding whether the statistics are 1 in 6 households (UK) or 1 in 10 households (US) is increasing. Flood protection must now be regarded within the same category as protection from fire, carbon monoxide and theft. Consumers should have suitable measures in place to protect their homes. The cost of being flooded far outweighs the cost of flood protection and the emotional impact of flooding cannot be measured.

Flood protection products and especially the resistance (DIY) dry flood prevention category now needs to be implemented both instore and through online retail. The key to supporting and helping consumers to protect their homes and possessions against the threat of flood in the future is through product innovation, education, help and advice and most importantly products that are easy to use and deploy quickly and effectively.

Whether it be in retail direct, HomeKit or rentable, flood protection must have a real and credible presence and must be readily available, affordable and easy.

## 3.4 CONCLUSION

With a mix of socio-economic development and the effect of climate change through changes in rainfall, temperature and sea levels, the change will only make the affects of flooding on homes and businesses, schools, roads, etc worse.

Managaging flood risk today and future risk from flooding involves a combination of controlling risk through structural and regulatory measures, emergency planning and communication by making the public aware of the risk and giving them wider access to products to help mitigate the risk. Ultimately it is the responsibility of the property owner to protect.

Brían Mooney CEO Founder All Weather Industries (AWI)

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For further information and demonstrations, please visit: www.dameasyfloodbarriers.com









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