



Coastline Housing's flood management upgrade

Case study



Flooding in the UK

The UK Government regards flood risks as having a ‘significant’ impact on people, the environment, infrastructure, and the economy.

This is the second-highest impact rating possible for any risk. The latest UK State of the Climate report indicates that the UK’s climate is becoming wetter.

A research paper sponsored by the National Trust warned the UK is underprepared for the forecasted flooding risk posed by climate change. It found that too many organisations only act after a flood happens.

Better flood management plans are needed

On an organisational, community, and individual level, we must make changes to improve our resilience to flooding events and invest in adaptation and preparation rather than living with the costs of clean-ups.

The impact of flooding on communities and individuals can be significant, especially on those areas hit again and again. Local Authorities are the epicentre of communities and they play a vital role in helping adapt and prepare for floods. Their ability to assess and action a flood risk management plan is crucial to how well people and businesses can deal with flooding.

At Zurich Municipal, we aim to support our customers tackle the growing issue of flooding. To help we’ve partnered with Previsico, whose mission is to prevent pluvial flooding. Previsico have developed a tool to help prepare and take action to prevent flood impacts.

Coastline Housing’s flood risk challenge

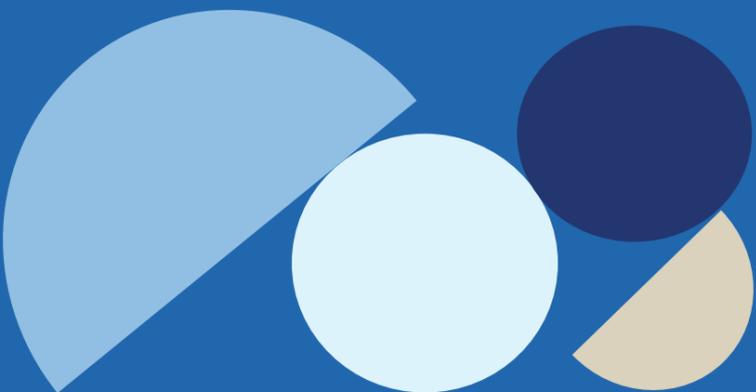
Coastline Housing is a housing association in the heart of Cornwall. They own and manage over 5,000 homes and have more than 300 employees.

They haven’t faced major floods before. However, they’re very aware of the impacts of climate change and increased urban development. More volatile weather has led them to adopt better risk management practises.

Coastline Housing is proactive about managing their flood risks. In February 2024, they got an early alert for surface water flooding. This led their team to inspect an area with a lot of housing. Luckily, there was no flooding this time, but the rainfall made them cautious. As the software runs 24/7 to map flooding, they are reassured that their risk is always being monitored.

“For us, the move to being proactive and then feeling reassured is preferable to no knowledge and then having to be reactive. Also, it helps more generally with feeling confident about protecting our customers from flood damage – a service I wouldn’t want to drop now that we have it”

Nathan Mallows, Director of Finance, People and Change, Coastline Housing



Improving flood resilience

The Previsico Flood Intel Dashboard helped Coastline Housing understand the risks around their properties better and spot problem areas:



Pinpointing areas at risk

The alerts let Coastline Housing know when to inspect properties in certain areas.

Teams can take steps to protect buildings from flooding, like setting up pumps and barriers.



Helping vulnerable tenants

Helps focus on residents' health and safety by moving vulnerable tenants away from danger.

This way, residents aren't exposed to contaminated water or mould.



Support flood risk strategy

Coastline Housing finds the early warnings very useful for their flood risk strategy.

They also use alerts during quarterly reviews to make better decisions and develop a solid flood risk plan. Over time, they see trends that inform their property improvement plans.



Understand insurance needs

The data helps understand insurance needs and the likelihood of flooding.

Some policies might even offer discounts for properties with early warning systems and other flood prevention tools.



Cost savings

Has helped save money on repairs, replacements, and rehousing residents.

For more information

Speak to Previsico to find out how they can help your organisation. Also take a look at our useful resources

- > [Flood risk guide](#)
- > [Climate resilience](#)

Zurich Municipal

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