



Wildfires are one of the disasters that the One House to Save Many concept is designed to withstand | Photo source [Mike Newbry on Unsplash](#)

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AUSTRALIAN INSURER CREATES EXTREME WEATHER-PROOF HOME CONCEPT DESIGN

 ADVERTISING & MARKETING

The house is affordable, insurable, and highly resilient to rain, wind, and fire

Spotted: Citing the statistic that only three per cent of disaster funding is spent on prevention, Australian insurance company Suncorp introduced a prototype home designed to withstand bushfires, floods and cyclones. Extreme weather events are occurring more frequently and more severely around the world. So, rather than spend 97 per cent of insurance support and government funding on repairs and rebuilding, the new home raises awareness about how the balance could be shifted.

Built in partnership with teams from James Cook University, Csiro and Room11 Architects, the 'One Home To Save Many' concept withstands cyclonic winds, bushfires and severe flooding. Every design element has a resilience-related reason for being included. Raised wiring and outlets prevent damage from intruding water, and retaining walls divert flooding from the home.

High performance mesh screens and supporting balustrades protect the home from flying debris during a cyclone. The flat roof withstands high winds better than a peaked shape, and PVC plastic gutters melt in the event of a fire and fall away from the home, helping to prevent embers from entering the building. All materials in the build are fire resistant or retardant, and as technology provides new construction options, they too will be included in future versions of the home.

As natural disasters become more common and devastating, innovators are responding in kind, producing new materials and products to help communities survive. Springwise has spotted [cross-](#)

laminated timber that remains stable during an earthquake, and a flat-pack emergency shelter that can be turned into a permanent home.

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Takeaway:

From 1900 to 2000, Australia experienced three cyclones. In the last 20 years, the country has survived five. Experts estimate the costs of the 2020 wildfires in the United States to be between \$130 billion (around €120 billion) and \$150 billion (around €139 billion), with long-term health exposure pushing the figure even higher. Insurers in the UK planned to spend a combined total of around £214 million (around €255 million) for water damage and £149 million (around €177 million) for wind damage after the February 2020 floods. In Central America, just one of the several hurricanes that hit the region in 2020 was estimated to cause around \$5.5 billion (around €5.1 billion) of damage. Suncorp's campaign provokes consideration about how and when the costs of increasingly common extreme weather events are borne.