



Which states in Malaysia are most vulnerable to floods?

Recent incidences of heavy downpour in Malaysia have wreaked havoc, destroying property and leaving countless residents homeless. Apart from the personal losses, floods leave a significant financial impact – in December, it was estimated that up to RM20 billion in losses were incurred by flooding that damaged households, private property, shops, warehouses and factories.

While you can never know for sure when and where floods might hit, the following provides an idea of where the vulnerable areas are, which can influence decisions pertaining to insurance and disaster preparedness.

Here is a rundown of the states in Malaysia that suffered the most flood damage last year, utilising data released by the **Department of Statistics Malaysia** in January.

1. Selangor

With the highest population of Malaysians at 6.6 million, Selangor suffered RM3.1 billion in losses due to floods last year, making it the most vulnerable state.

Losses from house damage totalled RM1 billion, while damage to manufacturing properties amounted to RM0.89 billion, and vehicle damage RM0.86 billion.

The districts of Klang, Petaling and Hulu Langat were the most heavily affected, comprising RM2.7 billion in total losses.

2. Pahang

Pahang is the second-most vulnerable Malaysian state, logging a loss of RM593 million in 2021. Housing losses came up to RM426 million, while damage to business premises, vehicles and manufacturing amounted to RM167 million.

Specifically, housing losses were highest in Kuantan at RM197.4 million, followed by Temerloh (RM95.1 million), Bentong (RM59.9 million), Pekan (RM32.5 million), and Maran (RM10 million).

The state capital has been heavily affected as it is located near Sungai Kuantan and has the highest number of residential properties at 155,512 units.

3. Melaka

Melaka registered RM85 million in flood losses last year, with housing exceeding other categories at RM70 million, or 82% of total losses.

By location, Melaka Tengah, which houses the capital city, suffered the highest housing losses at RM60.8 million. This was followed by Alor Gajah (RM6.9 million) and Jasin (RM2 million).

Melaka Tengah has the highest number of houses at 176,200 units, and the largest population at 568,300.

4. Negeri Sembilan

Negeri Sembilan lost RM77 million to flooding in 2021. Housing topped the list with RM46 million or 59% in total losses, followed by vehicles (RM18 million) and business premises (RM12 million).

Jelevu had the highest housing losses at RM12.9 million, followed by Port Dickson (RM11.8 million), Seremban (RM9.3 million) and Tampin (RM6.6 million).

Seremban is the most heavily populated area with 224,657 units of housing but, surprisingly, endured less flood damage compared with Jelevu and Port Dickson, which have 63,475 housing units.

5. Johor

Johor suffered RM50 million in flood damage, with housing again leading the way at RM19.9 million, followed by vehicles (RM16.4 million) and business premises (RM13.8 million).

An interesting difference from other states is that flood losses in Johor were well-distributed across categories, with housing encompassing 40%, followed by vehicles (33%) and business premises (28%).

This could influence insurance decisions as various sectors are almost equally vulnerable.

By location, Segamat was the most flood-prone area, registering a loss of RM24.6 million. This was followed by Tangkak (RM9.6 million), Muar (RM6.9 million) and Mersing (RM3.8 million).

6. Kuala Lumpur

Kuala Lumpur registered RM32 million in flood losses last year – housing losses topping the list at RM22.4 million, followed by vehicles (RM6.1 million) and business premises (RM3.8 million).

Considering the occurrence of severe flash floods in the city and the sheer population density, it's surprising for KL to be this low on the list. This could be attributed to the fact that KL consists mostly of high-rise units, allowing some reprieve from floodwaters.

In 2019, high-rise properties encompassed 56% of total properties here, higher than the national average of 19%.

7. Kelantan

Kelantan rounds off the list with flood losses to the tune of RM22 million last year. Housing loss is the highest at RM16 million, followed by business premises (RM4.5 million) and vehicles (RM1.5 million).

The state's ranking is even more surprising considering it frequently battles severe floods due to its exposure to the monsoons. It could simply be that Kelantan residents are more well-prepared for floods.

By location, housing losses were highest in Pasir Mas at RM9.8 million, followed by Gua Musang (RM2.7 million), Kuala Krai (RM1.2 million) and Tumpat (RM1.2 million).

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