



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 147K more homes are at risk of flooding
- Coastal communities like Mobile face tidal, riverine, and rainfall flooding
- Cities along the Alabama River are subject to flooding as heavy rainfall causes it to rise
- Urban and low-lying suburban and agricultural areas suffer from flooding as the ground is unable to absorb the moisture

Current Properties at Risk		Properties at Risk by 2050	
Difference in number of properties currently at substantial risk¹		Total number of properties at substantial risk²	
+ 147,000 ↑		+ 20,800 (+6%) ↑	
187,900 FEMA	334,900 First Street Foundation	334,900 in 2020	355,700 in 2050

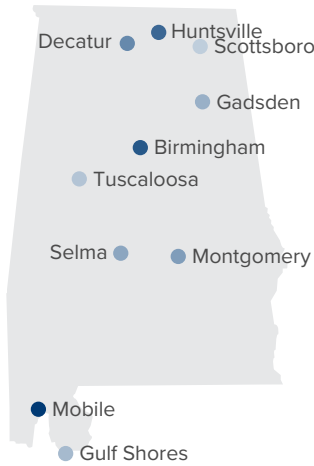
¹Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. ²Substantial risk is calculated as inundation 1 cm or more to the building in the 100 return period (1% annual risk) and rounded to the nearest 100 properties. See methodology for full model details.

Alabama cities with the greatest number of properties at risk³

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
Mobile	24,700	29%	26,101	32%	+2,031	+8.4%
Birmingham	16,932	17%	17,936	18%	+1,004	+5.9%
Huntsville	13,213	16%	13,564	16%	+351	+2.7%
Decatur	8,242	34%	8,361	35%	+119	+1.4%
Montgomery	7,936	10%	8,596	10%	+660	+8.3%
Selma	7,366	73%	7,860	78%	+494	+6.7%
Gadsden	6,405	26%	6,303	26%	-102	-1.6%
Gulf Shores	4,135	43%	5,266	55%	+1,131	+27.4%
Tuscaloosa	3,700	11%	3,990	12%	+210	+5.6%
Scottsboro	3,735	42%	3,785	42%	+50	+1.3%

³Risk is calculated as inundation of 1 cm or more to the building in the 500 return period (0.2% annual risk). See methodology for full model details. Threshold of at least 2,000 properties for municipalities shown.



439,000

Alabama properties at risk over the next 30 years

94,000

Alabama properties will face an “almost certain risk” with 99% chance of being impacted by a flood

29%

Mobile properties at risk of flooding

25%

of all flood insurance claims come from low- to moderate-risk flood zones

(source: FEMA)

Floods are the #1 natural disaster in the United States

\$69,000

average flood claim from 2005-2020

(source: FEMA)

548,600

Alabama property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program

(source: FEMA)

ALABAMA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 3 major storm/flooding events that occurred since the year 2000 and calculated the number of properties that would be affected had the same storm/even struck today. Its findings are shocking.

Since 2000, nearly 549,000 Alabama property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Hurricane Isidore.....	2002 Sep	6,244
Hurricane Katrina	2005 Aug	112,564
Hurricane Gustav⁴.....	2008 Aug	2,201

⁴Source: Fema.gov
Based on model simulation of historic events. Historic recreations do not include precipitation. See methodology for full model details.

Check your flood risk →

NFS RECOMMENDS

1 Raise awareness of community risk of flood with free social media tools

2 Check your clients flood risk at floodfactor.com

3 Create a custom quote for your client at https://nationalfloodservices.com/agents-portal/agents/

4 Inform your clients of their personal flood risk using our customizable email/letter and postcard templates.

Our resources include:

Social Media Tools

Email/Letter Templates

Mailer Templates

Get your Alabama Flood Toolkit here →