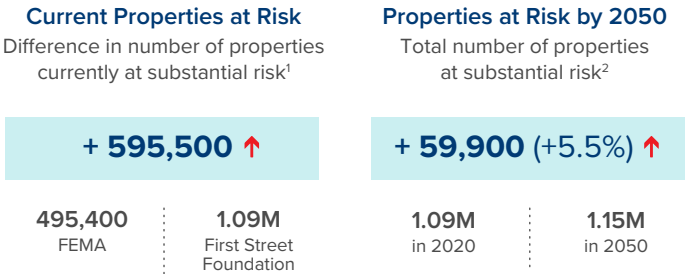




CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 595,500 additional California homes are at substantial risk of flooding
- Aging infrastructure like dams and levees are prone to failure
- Poor drainage due to urbanization leaves many areas of the state susceptible to flooding from heavy rainfall
- Over the next 30 years there will be a 5.5% growth in the number of California properties at substantial risk of flood



<sup>1</sup> Comparison 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. <sup>2</sup>Substantial 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.

California cities with the greatest number of properties at risk<sup>3</sup>

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

| Municipality | 2020    |      | 2050    |      | Change |       |
|--------------|---------|------|---------|------|--------|-------|
| Los Angeles  | 132,046 | 20%  | 135,515 | 20%  | +3,469 | +2.6% |
| Sacramento   | 101,792 | 68%  | 109,416 | 74%  | +7,624 | +7.5% |
| Stockton     | 76,446  | 92%  | 77,918  | 94%  | +1,472 | +1.9% |
| San Jose     | 56,243  | 25%  | 59,298  | 26%  | +3,055 | +5.4% |
| Fresno       | 54,255  | 39%  | 55,332  | 39%  | +1,077 | +2.0% |
| Long Beach   | 31,565  | 39%  | 34,811  | 40%  | +3,246 | 10.3% |
| Bakersfield  | 20,430  | 18%  | 21,051  | 19%  | +621   | +3.0% |
| Santa Rosa   | 19,914  | 37%  | 20,917  | 39%  | +1,003 | +5.0% |
| Yuba City    | 19,174  | 100% | 19,193  | 100% | +19    | +0.1% |
| Visalia      | 18,946  | 43%  | 20,077  | 46%  | +1,131 | +6.0% |

<sup>3</sup> Risk 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.



1.15M

California properties at risk over the next 30 years

109,000

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

8.8%

of all California properties are at substantial risk of flooding today

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)

1 out of every 5 Californians is vulnerable to flooding

(source: <https://www.ppic.org/publication/floods-in-california/>)

Wildfires are a major contributor to flooding in California. Wildfires destroy vegetation and prevent the soil from absorbing water

(source: ready.gov)

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](https://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 California Flood Toolkit here →

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