



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 76,200 additional Massachusetts homes are at substantial risk of flooding
- Coastal properties are vulnerable to flood damage from nor’easters, high tide, storm surges, and tropical storms or hurricanes.
- Inland flooding threatens Massachusetts homeowners with heavy rains associated with winter snowmelt and spring storms
- 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 11.4% growth in the number of Massachusetts properties at substantial risk of flood

Current Properties at Risk		Properties at Risk by 2050	
Difference in number of properties currently at substantial risk <sup>1</sup>		Total number of properties at substantial risk <sup>2</sup>	
+ 76,200 ↑		+ 22,100 (+11.4%) ↑	
117,100 FEMA	193,300 First Street Foundation	193,300 in 2020	215,400 in 2050

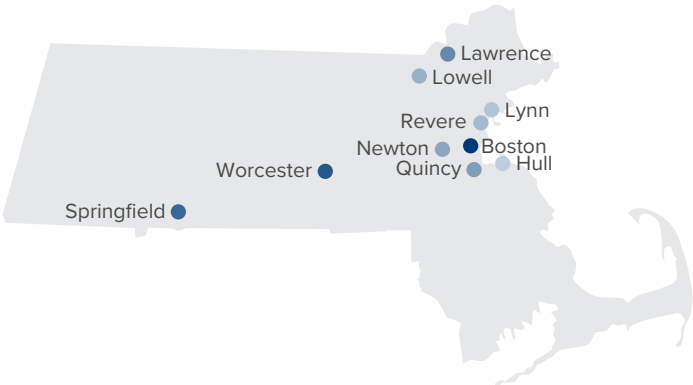
<sup>1</sup> Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood 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.

Massachusetts 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	
Boston	19,177	19%	27,819	28%	+8,642	+45.1%
Worcester	5,424	13%	5,670	14%	+246	+4.5%
Springfield	4,766	11%	4,989	12%	+223	+4.7%
Lawrence	4,685	38%	4,963	41%	+278	+5.9%
Quincy	4,618	22%	6,574	31%	+1,956	+42.4%
Newton	4,417	18%	4,620	19%	+203	+4.6%
Lowell	4,291	20%	4,648	21%	+357	+8.3%
Revere	4,027	32%	5,034	39%	+1,007	+25.0%
Lynn	4,026	21%	4,681	24%	+655	+16.3%
Hull	3,056	65%	3,236	68%	+180	+5.9%

<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.



215,000

Massachusetts properties at risk over the next 30 years

47,000

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

8.9%

of all Massachusetts 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)

Nearly 88,000

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

(source: NFIP)

MASSACHUSETTS STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 6 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, 88,000 Massachusetts property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Nor’easter .....	2003 Feb	2,616
Nor’easter .....	2009 Nov	3,565
Nor’easter <sup>4</sup> .....	2010 Mar	2,938
River flood near Springfield, MA .....	2011 Aug	658
Hurricane Irene .....	2011 Aug	103
Hurricane Sandy .....	2012 Oct	7,910

<sup>4</sup>Source: 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 Massachusetts Flood Toolkit here →

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