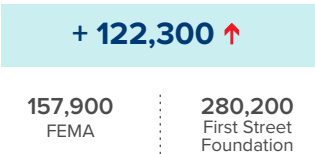




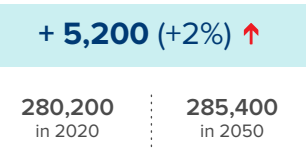
CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 122K more homes are at risk of flooding
- Urbanization in areas like Springfield and Greene counties allows water runoff to gain momentum and cause flash flooding.
- Areas that flood water could runoff into such as drains or ditches have been left clogged or inadequately cleaned contributing to flooding during intense rainfall

Current Properties at Risk  
Difference in number of properties currently at substantial risk¹



Properties at Risk by 2050  
Total number of properties at substantial risk²



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.

Missouri 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	
Kansas City	14,927	8%	14,937	8%	+10	+0.1%
St. Louis	13,149	10%	13,644	11%	+495	+3.8%
Springfield	3,623	6%	3,775	6%	+152	+4.2%
St. Joseph	3,549	11%	3,580	12%	+31	+0.9%
O'Fallon	3,451	11%	3,513	11%	+62	+1.8%
Independence	3,389	7%	3,383	7%	-6	-0.2%
St. Charles	3,150	12%	3,227	12%	+77	+2.4%
Jefferson City	2,369	14%	2,400	14%	+31	+1.3%
Columbia	2,338	6%	2,344	6%	+6	+0.3%
Lee's Summit	2,280	6%	2,270	6%	-10	-0.4%

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.



355,000

Missouri properties at risk over the next 30 years

96,700

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

8.8%

Missouri 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)

Kansas City has the greatest number of properties at risk of flooding in the state with

14,900

currently at risk

MISSOURI STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 2 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.

Flood Event	Date	# Properties affected
River flood near Eureka, MO⁴	2015 Dec	1,494
River flood in Northwest MO	2019 Mar	1,812

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

Since 2000, nearly 106,000 Missouri property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

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 Missouri Flood Toolkit here →