



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 93K more homes are at risk of flooding
- Snowmelt runoff and rainfall overwhelm main river systems leading to severe flooding for nearby communities
- Snowmelt from surrounding mountains inundate creeks and ice jams overwhelming drainage systems

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

+ 92,700 ↑

29,800
FEMA

122,600
First Street
Foundation

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

+ 5,700 (+5%) ↑

122,600
in 2020

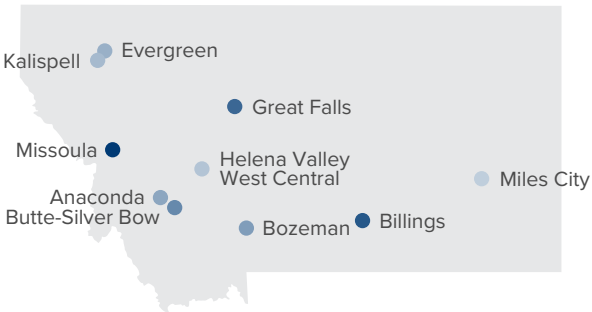
128,300
in 2050

¹ 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 MassiveCerts, Inc. ² 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.

Montana 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	
Missoula	6,607	27%	7,063	29%	+456	+6.9%
Billings	6,506	14%	6,881	15%	+375	+5.8%
Great Falls	3,405	15%	3,489	15%	+84	+2.5%
Butte-Silver Bow	2,756	13%	2,929	14%	+173	+6.3%
Bozeman	2,610	19%	2,727	20%	+117	+4.5%
Anaconda	2,458	33%	2,554	34%	+96	3.9%
Evergreen	2,338	81%	2,389	83%	+51	+2.2%
Kalispell	1,924	19%	2,023	20%	+99	+5.1%
Helena Valley West Central	1,598	44%	1,668	46%	+70	+4.4%
Miles City	1,581	40%	1,698	43%	+117	+7.4%



³ 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.

182,000

Montana properties at risk over the next 30 years

26,000

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

27%

of Missoula properties are at substantial 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)

14.2%

of all Montana properties are at a substantial risk of flooding today

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 Montana Flood Toolkit here →