



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 102K homes are at risk of flooding
- Most flooding happens from April to June due to rapid snowmelt, rainfall runoff, and ice jams
- Omaha’s biggest flood threat is the Missouri River

Current Properties at Risk

Difference in number of properties currently at substantial risk¹

+ 28,100 ↑

74,400 FEMA

102,000 First Street Foundation

Properties at Risk by 2050

Total number of properties at substantial risk²

0

102,000 in 2020

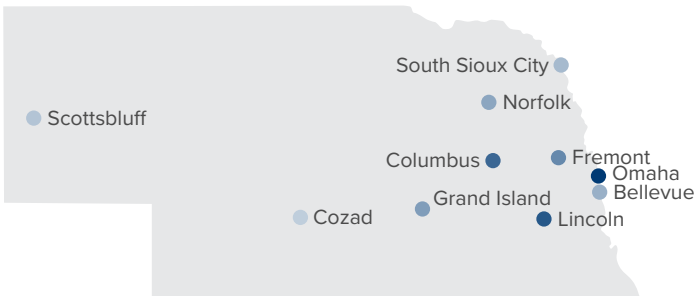
102,000 in 2050

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.

Nebraska 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	
Omaha	12,616	8%	12,630	8%	+14	+0.1%
Lincoln	7,923	9%	7,970	9%	+47	+0.6%
Columbus	4,171	45%	4,185	45%	+14	+0.3%
Fremont	4,092	40%	4,188	41%	+96	+2.3%
Grand Island	2,991	15%	3,098	16%	+107	+3.6%
Norfolk	2,305	23%	2,329	23%	+24	+1.0%
Bellevue	1,840	10%	1,843	10%	+3	+0.2%
South Sioux City	1,288	30%	1,325	31%	+37	+2.9%
Scottsbluff	962	15%	986	15%	+24	+2.5%
Cozad	921	45%	927	45%	+6	+0.7%



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.

149,000

Nebraska properties at risk over the next 30 years

23,600

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

8%

of Omaha 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)

25,300

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

(source: FEMA)

NEBRASKA 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.

Flood Event	Date	# Properties affected
River flood in Northeast Nebraska.....	2014 Jun	96
River flood across eastern Nebraska.....	2019 Mar	12,727
River flood in Northern Nebraska ⁴	2019 Mar	307

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

Since 2000, over 25,000 Nebraska 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 Nebraska Flood Toolkit here →

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