



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 273K more homes are at risk of flooding
- High rainfall and heavy storms over Lake Erie cause major flood risk for Ohio communities
- Rising lake water levels cause inland streams to overtop and result in flooding of surrounding areas.

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

+ 273,100 ↑

219,900
FEMA

493,000
First Street Foundation

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

+ 26,700 (+5%) ↑

493,000
in 2020

519,700
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 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.

Ohio 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	
Cincinnati	21,236	13%	22,321	14%	+1,085	+5.1%
Columbus	17,728	6%	19,117	7%	+1,389	+7.8%
Cleveland	12,261	7%	13,354	8%	+1,093	+8.9%
Toledo	12,166	10%	12,830	11%	+664	+5.5%
Dayton	10,770	12%	11,911	13%	+1,141	+10.6%
Marietta	6,757	52%	6,778	52%	+21	+0.3%
Akron	6,563	7%	6,870	7%	+307	+4.7%
Canton	5,098	13%	5,355	13%	+257	+5.0%
Findlay	4,937	30%	5,067	31%	+130	+2.6%
Athens	3,786	51%	3,812	51%	+26	+0.7%



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.

708,000

Ohio properties at risk over the next 30 years

142,000

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

13%

Cincinnati 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)

143,000

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

OHIO STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 3 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, 143 thousand Ohio property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
River flood in Eastern Ohio	2004 Sept	6,240
River flood near Piketon, OH.....	2005 Jan	870
River flood near Zanesville, OH.....	2005 Jan	274
River flood near Toledo, OH ⁴	2015 Jun	1,621

⁴Source: 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 Ohio Flood Toolkit here

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