



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 383K homes are at risk of flooding
- Riverine flooding is a major threat of flooding to Tennessee for well over 100 years
- Increasing rainfall has left much of the state still vulnerable to flood events

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

+ 281,800 ↑

101,400
FEMA

383,200
First Street Foundation

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

+ 12,400 (+3%) ↑

383,200
in 2020

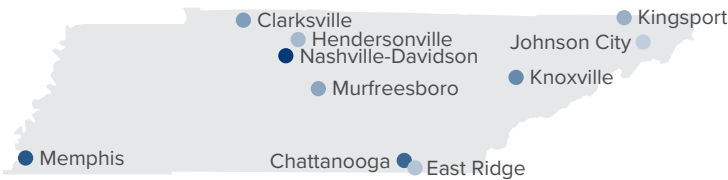
395,600
in 2050

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. 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.

Tennessee 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	
Nashville-Davidson	33,153	13%	33,813	14%	+660	+2.0%
Memphis	32,455	14%	35,837	15%	+3,382	+10.4%
Chattanooga	31,575	42%	31,868	42%	+293	+0.9%
Knoxville	10,565	14%	10,763	14%	+198	+1.9%
Clarksville	5,548	10%	5,827	11%	+279	+5.0%
Murfreesboro	3,833	10%	4,057	11%	+224	+5.8%
Kingsport	3,483	14%	3,576	15%	+93	+2.7%
Hendersonville	3,313	16%	3,351	17%	+38	+1.1%
East Ridge	2,928	35%	2,982	35%	+54	+1.8%
Johnson City	2,731	11%	2,876	12%	+145	+5.3%



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.

495,000

Tennessee properties at risk over the next 30 years

135,500

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



14% of Memphis 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)

157,100

Tennessee property owners have made flood insurance claims since 2000 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 Tennessee Flood Toolkit here

