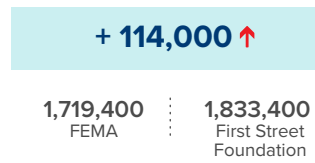




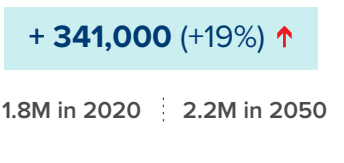
CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 100,000 additional Florida properties are at substantial risk of flooding compared to FEMA's flood maps
- Coastal locations and extensive draining systems create extreme risk for homeowners
- Climate change and urbanization are driving ever increasing exposure

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



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.

Florida 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	
	Count	%	Count	%	Count	%
Cape Coral	111,237	86%	126,436	97%	+15,199	+13.7%
Tampa	58,414	43%	72,178	54%	+13,764	+23.6%
Jacksonville	48,408	14%	64,113	18%	+15,705	+32.4%
Fort Lauderdale	43,762	80%	51,267	93%	+7,505	+17.1%
St. Petersburg	40,252	47%	44,867	52%	+4,615	+11.5%
Port Charlotte	38,938	87%	41,598	93%	+2,660	+6.8%
Lehigh Acres	37,289	30%	39,844	32%	+2,555	+6.9%
Miami	34,932	52%	39,628	59%	+4,696	+13.4%
Port St. Lucie	26,897	27%	32,320	33%	+5,423	+20.2%
North Port	24,083	32%	32,759	44%	+8,676	+36.0%

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.



3,100,000
Florida properties at risk over the next 30 years

313,000
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

86%
Cape Coral 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)

Only 13% of Florida households have flood insurance
Though research shows many more households are at imminent risk of flooding
(source: NFIP)

FLORIDA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 8 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.

Since 2000, nearly 5 million Florida property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Hurricane Charley ⁴	2004 Aug	129,925
Hurricane Jeanne	2004 Sep	34,521
Hurricane Katrina	2005 Aug	235
Hurricane Wilma	2005 Oct	66,959
Hurricane Matthew	2016 Sep	43,324
Hurricane Hermine	2016 Aug	42,946
Hurricane Irma	2017 Sep	16,156
Hurricane Michael	2018 Oct	30,352

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 Florida Flood Toolkit here