

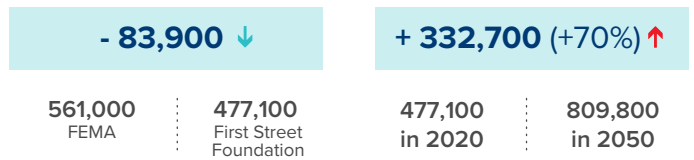


## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows Louisiana's flood risk will grow nearly 70% over the next 30 years
- Coastal locations and extensive draining systems create extreme risk for homeowners
- Failing infrastructure creates additional concerns about flood risk as aging flood prevention measures leave Louisiana communities vulnerable.
- Climate change and urbanization are driving ever increasing exposure

**Current Properties at Risk**  
Difference in number of properties currently at substantial risk<sup>1</sup>

**Properties at Risk by 2050**  
Total number of properties at substantial risk<sup>2</sup>



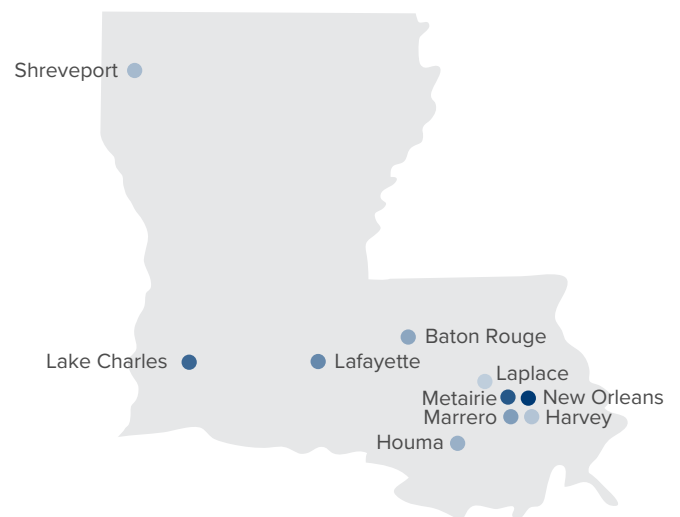
<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection measures, and local context. FEMA zones are estimated by MassiveCert, Inc. <sup>2</sup>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.

## Louisiana cities with the greatest number of properties at risk<sup>3</sup>

Percentages reflect total number of community properties having some level of flood risk.

Municipality	2020		2050		Change	
New Orleans	148,197	98%	148,232	98%	+35	0%
Metairie	64,424	100%	64,424	100%	0	0%
Lake Charles	17,866	36%	26,458	54%	+8,592	+48.1%
Lafayette	15,881	30%	16,762	32%	+881	+5.5%
Baton Rouge	15,561	16%	17,191	17%	+1,630	+10.5%
Marrero	14,591	99%	14,591	99%	0	0%
Houma	13,354	99%	13,355	99%	+1	0%
Shreveport	13,046	14%	14,230	15%	+1,184	+9.1%
Harvey	11,477	74%	11,478	74%	+1	0%
Laplace	10,386	89%	10,450	89%	+64	+0.6%

<sup>3</sup>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.



<p><b>972,000+</b> Louisiana properties at risk over the next 30 years</p>	<p><b>69,000</b> Louisiana properties will face an "almost certain risk" with 99% chance of being impacted by a flood</p>	<p><b>98%</b> New Orleans properties at risk of flooding</p>
<p><b>25%</b> of all flood insurance claims come from low- to moderate-risk flood zones <small>(source: FEMA)</small></p>	<p><b>Floods are the #1</b> natural disaster in the United States <b>\$69,000</b> average flood claim from 2005-2020 <small>(source: FEMA)</small></p>	<p><b>Louisiana is the #2 state</b> for the number of single family homes at risk from storm surge from categorized storms <small>(source: iii.org)</small></p>

## LOUISIANA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 6 major storm/flooding events that occurred since the year 2000 and calculated the number of properties that would be affected had the same storm/event struck today. Its findings are shocking.

Since 2000, over 3 million Louisiana property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Tropical Storm Allison Hurricane	2001 Jun	6,892
Katrina <sup>4</sup>	2005 Aug	197,268
Hurricane Gustav	2008 Aug	17,606
Hurricane Ike	2008 Sep	150,955
Hurricane Isaac	2012 Aug	64,696
River flood in SW LA	2016 Mar	4,106

<sup>4</sup>Source: 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 Louisiana Flood Toolkit here](#) →