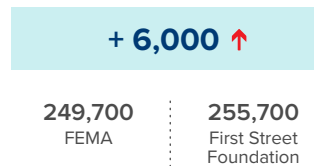




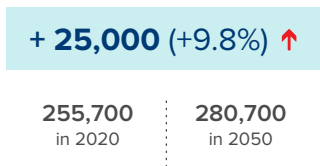
CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows over 5,900 additional Mississippi homes are at a substantial risk of flooding
- Coastal exposure to storm surges and heavy rains make some Mississippi communities more vulnerable to flooding
- Climate change and urbanization are driving ever increasing exposure, even for properties away from the coast
- Over the next 30 years there will be a 10% growth in the number of Mississippi properties at substantial risk of flooding

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.

Mississippi 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	
Jackson	10,287	14%	10,918	15%	+631	+6.1%
Gulfport	10,079	30%	14,825	44%	+4,746	+47.1%
Bay St. Louis	9,826	84%	10,268	88%	+442	+4.5%
Pascagoula	9,706	98%	9,718	98%	+12	+0.1%
Biloxi	9,461	52%	13,359	73%	+3,898	+41.2%
Waveland	7,482	91%	7,649	93%	+167	+2.2%
Greenwood	6,427	90%	6,624	93%	+197	+3.1%
Moss Point	6,310	73%	7,167	83%	+857	+13.6%
Gautier	6,298	61%	7,194	70%	+896	+14.2%
Hattiesburg	5,685	27%	6,019	29%	+334	+5.9%

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.



<p>281,000 Mississippi properties at risk over the next 30 years</p>	<p>78,000 properties will face an "almost certain risk" with 99% chance of being impacted by a flood</p>	<p>18% Of all Mississippi properties are at risk of flooding</p>
<p>25% of all flood insurance claims come from low- to moderate-risk flood zones <small>(source: FEMA)</small></p>	<p>Floods are the #1 natural disaster in the United States</p> <p>\$69,000 average flood claim from 2005-2020 <small>(source: FEMA)</small></p>	<p>As of fiscal year 2020 Mississippi is the #3 state in claim payments by dollar amount <small>(source: NFIP)</small></p>

MISSISSIPPI STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 4 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 1.1 million Mississippi property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Hurricane Isidore	2002 Sep	14,260
Hurricane Katrina ⁴	2005 Aug	71,282
Hurricane Gustav	2008 Aug	17,519
Hurricane Isaac	2012 Aug	16,703

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 Mississippi Flood Toolkit here →