



## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 262,000k additional North Carolina homes are at substantial risk of flooding
- Coastal exposure, increases in storm events and their severity along with urbanization create extreme risk for homeowners.
- Storm surges cause flooding further inland through North Carolinas plentiful creeks and rivers
- Over the next 30 years there will be a 12% growth in the number of North Carolina properties at substantial risk of flooding

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

**+ 262,000 ↑**

276,900  
FEMA

538,900  
First Street Foundation

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

**+ 65,100 (+12%) ↑**

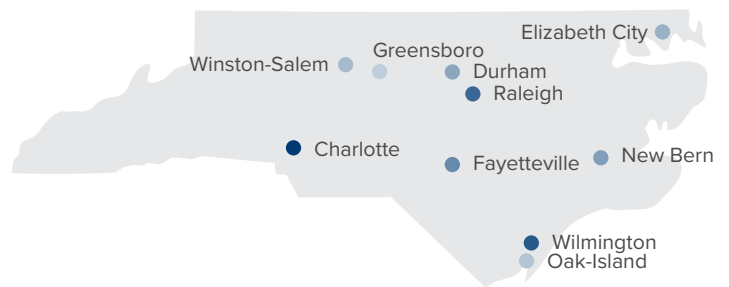
539K in 2020 | 604K in 2050

<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.

## North Carolina 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	
Charlotte	17,545	7%	18,562	7%	+1,017	+5.8%
Wilmington	11,184	27%	13,153	32%	+1,969	+17.6%
Raleigh	8,469	7%	8,835	7%	+366	+4.3%
Fayetteville	7,957	11%	8,390	11%	+433	+5.4%
New Bern	7,940	48%	8,313	51%	+373	+4.7%
Durham	5,958	7%	6,168	7%	+210	+3.5%
Elizabeth City	5,510	64%	6,375	74%	+865	+15.7%
Winston-Salem	5,494	6%	5,843	6%	+349	+6.4%
Oak-Island	5,141	42%	6,202	51%	+1,061	+20.6%
Greensboro	5,121	5%	5,431	6%	+310	+6.1%



<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.

**604K**  
North Carolina properties at risk over the next 30 years

**182K**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**10%**  
Of all North Carolina 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

**Floding is the #2** natural hazard in North Carolina – a flood event, on average, occurs once every 7 days  
(source: northcarolinafloodinsurance.org)

**\$69,000**  
average flood claim from 2005-2020  
(source: FEMA)

## NORTH CAROLINA 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 546,000 North Carolina property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Hurricane Isabel	2003 Sep	84,224
Nor'easter	2009 Nov	107
Hurricane Irene <sup>4</sup>	2011 Aug	55,457
River flood near Rocky Mount	2016 Oct	404

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 North Carolina Flood Toolkit here