America's Growing Flood Risk
Rhode Island

NATIONAL FLOOD SERVICES

CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 2,600 additional Rhode Island homes are at a substantial risk of flooding
- Coastal exposure to storm surges and heavy rains make some Rhode Island communities more vulnerable to flooding during warmer months while snowmelt and ice jams pose additional risk in the winter and spring months
- 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 15% growth in the number of Rhode Island properties at substantial risk of flooding

Current Properties at Risk
Difference in number of properties currently at substantial risk[1]

+ 2,600 ↑

23,900	26,500
FEMA	First Street Foundation

Properties at Risk by 2050
Total number of properties at substantial risk[2]

+ 3,900 (+15%) ↑

26,500	30,400
in 2020	in 2050

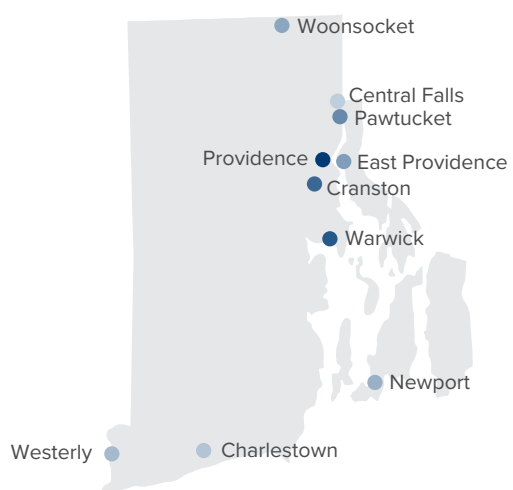
[1] Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood protection 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.

Rhode Island cities with the greatest number of properties at risk[3]

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

Municipality	2020		2050		Change	
Providence	5,176	13%	5,519	14%	+343	+6.6%
Warwick	4,095	11%	5,580	15%	+1,485	+36.3%
Cranston	2,875	9%	3,047	10%	+172	+6.0%
Pawtucket	2,117	11%	2,319	12%	+202	+9.5%
East Providence	1,454	10%	1,606	11%	+152	+10.5%
Woonsocket	1,253	12%	1,287	12%	+34	+2.7%
Newport	985	13%	1,403	19%	+418	+42.4%
Westerly	720	10%	827	11%	+107	+14.9%
Charlestown	570	27%	733	34%	+163	+28.6%
Central Falls	464	16%	487	17%	+23	+5.0%

[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.



30,400
Rhode Island properties at risk over the next 30 years

6,600
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

13%
of all Rhode Island properties are 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)

Rhode Island is the #17 state
for the number of single family homes at risk from storm surge from categorized storms
(source: iii.org)

RHODE ISLAND STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 5 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 36,000 Rhode Island property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
Nor'easter	2003 Feb	825
Nor'easter	2009 Nov	1,929
Nor'easter	2010 May	1,566
Hurricane Irene	2011 Aug	4,284
Hurricane Sandy[4]	2012 Oct	4,187

[4] 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 Rhode Island Flood Toolkit here →