



## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 182k additional Virginia homes are at substantial risk of flooding
- Coastal exposure, increases in storm events and their severity along with urbanization create extreme risk for homeowners
- Over the next 30 years there will be a 13% growth in the number of Virginia properties at substantial risk of flooding

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

**+ 181,900 ↑**

162,500  
FEMA

344,400  
First Street  
Foundation

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

**+ 45,300 (+13%) ↑**

344,400  
in 2020

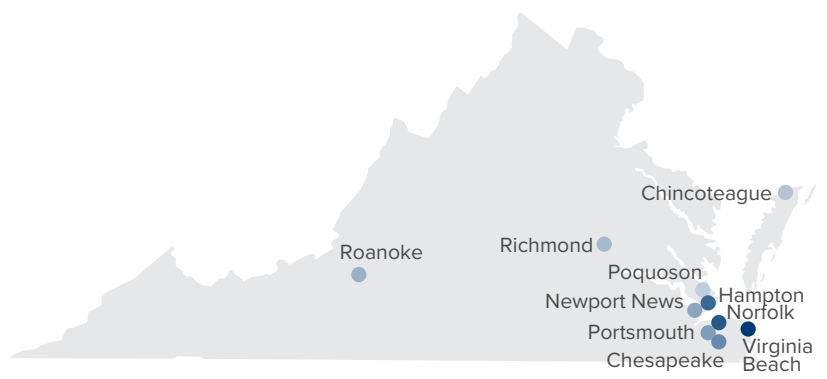
389,700  
in 2050

<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.

## Virginia 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	
Virginia Beach	28,943	20%	52,125	37%	+23,182	+80.1%
Norfolk	18,042	27%	54,054	80%	+36,012	+199.6%
Hampton	16,820	33%	34,085	67%	+17,265	+102.6%
Chesapeake	16,543	19%	25,418	29%	+8,875	+53.6%
Portsmouth	8,543	24%	21,736	60%	+13,193	+154.4%
Newport News	7,285	14%	8,999	17%	+1,714	+23.5%
Roanoke	6,444	15%	6,530	15%	+86	+1.3%
Richmond	5,067	7%	5,245	8%	+178	+3.5%
Chincoteague	4,514	80%	4,517	80%	+3	+0.1%
Poquoson	3,907	73%	4,946	92%	+1,039	+26.6%



<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.

**390,000**  
Virginia properties at risk over the next 30 years

**134,000**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**20%**  
Virginia Beach properties at risk of flooding

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**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)

Since 2005 Virginia flood insurance claims have totaled more than  
**\$110M**  
(source: https://www.dcr.virginia.gov/)

## VIRGINIA 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.

Flood Event	Date	# Properties affected
Hurricane Isabel	2003 Sep	105,638
Nor'easter	2009 Nov	14,055
Hurricane Irene <sup>4</sup>	2011 Aug	50,120
River flood near Northern VA	2018 Dec	115

<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.

Since 2000, nearly 96,000 Virginia property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

[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 Virginia Flood Toolkit here