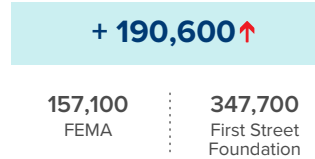




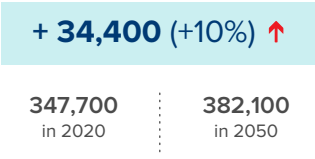
## CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows 190,600 additional Georgia homes are at substantial risk of flooding
- Georgia properties near the coast see flood damage as a result of heavy rain, hurricanes, and tropical storms
- Inland flooding threatens Georgia homeowners with heavy rains associated with winter and spring storms
- Poor drainage due to urbanization leaves many areas of the state susceptible to flooding from heavy rainfall
- Over the next 30 years there will be a 10% growth in the number of Georgia properties at substantial risk of flood

**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.

## Georgia 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	
Atlanta	14,227	11%	14,887	11%	+660	+4.6%
Savannah	13,488	24%	17,055	31%	+3,567	+26.4%
Augusta-Richmond	9,494	12%	9,967	13%	+473	+5.0%
Columbus	8,851	13%	9,558	14%	+707	+8.0%
St. Simons	8,442	96%	8,623	98%	+181	+2.1%
Brunswick	6,815	100%	6,815	100%	0	0%
St. Marys	6,797	73%	7,242	78%	+445	+6.5%
Wilmington Island	6,269	98%	6,274	98%	+5	+0.1%
Albany	5,961	21%	6,835	24%	+874	+14.7%
Macon-Bibb	5,932	9%	6,168	9%	+236	+4.0%

<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.



**382,000**  
Georgia properties at risk over the next 30 years

**71,000**  
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**7.9%**  
of all Georgia properties are at substantial risk of flooding today

**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)

**Nearly 280,000**  
Georgia property owners have made flood insurance claims since 2000 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 Georgia Flood Toolkit here**