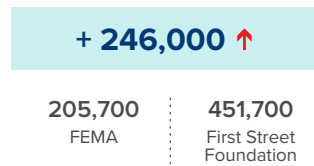




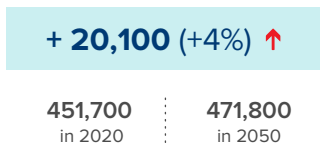
CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 250K more homes are at risk of flooding
- Frontal storms, snowmelt, runoff, and ice jams produce severe floods along major rivers, which are exacerbated in areas like Chicago
- Floodplain development increases the frequency of flooding by raising flood stages along critical waterways.

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.

Illinois 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	
	Count	%	Count	%	Count	%
Chicago	154,824	26%	160,068	27%	+5,244	+3.4%
Joliet	7,438	15%	7,499	15%	+61	+0.8%
Calumet City	6,562	45%	6,647	46%	+85	+1.3%
Harvey	6,357	44%	6,401	44%	+44	+0.7%
Rockford	5,742	10%	5,953	11%	+211	+3.7%
East St. Louis	5,668	25%	5,979	26%	+311	+5.5%
Aurora	4,775	10%	4,897	10%	+122	+2.6%
Cicero	4,654	27%	5,554	33%	+900	+19.3%
Evanston	4,507	28%	4,593	28%	+86	+1.9%
Naperville	3,994	9%	4,148	10%	+154	+3.9%



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.

748,000
Illinois properties at risk over the next 30 years

89,000
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

26%
Chicago properties 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)

Over 378,000
Illinois property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program

ILLINOIS 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, more than 375 thousand Illinois property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

Flood Event	Date	# Properties affected
River flood in Northern IL	2001 Apr	229
River flood across Western IL	2008 Jun	2,330
River flood near Peoria, IL ⁴	2013 Apr	1,133
River flood in Southwest IL	2015 Dec	81

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 Illinois Flood Toolkit here