



CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows more than 138K more homes are at risk of flooding
- Heavy rainfall and thunderstorms in Southeastern Minnesota, including the twin cities, lead to large scale flooding
- The Red River regularly overtops its banks from winter precipitation and early spring snow melt.

Current Properties at Risk
Difference in number of properties currently at substantial risk¹

+ 138,800 ↑

76,800
FEMA

215,600
First Street
Foundation

Properties at Risk by 2050
Total number of properties at substantial risk²

+ 3,500 (+2%) ↑

215,600
in 2020

219,100
in 2050

¹Comparison 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.
²Substantial 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.

Minnesota 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	%
Minneapolis	17,730	11%	10,860	11%	+130	+1.2%
St. Paul	7,345	10%	7,392	10%	+47	+0.6%
Duluth	5,445	11%	5,525	11%	+80	+1.5%
Rochester	5,088	12%	5,094	12%	+6	+0.1%
Winona	4,567	49%	4,650	49%	+83	+1.8%
Coon Rapids	2,975	13%	2,991	14%	+16	+0.5%
Brooklyn Park	2,928	13%	2,949	13%	+21	+0.7%
Champlin	2,921	36%	2,932	36%	+11	+0.4%
Lakeville	2,658	12%	2,697	12%	+39	+1.5%
St. Cloud	2,541	12%	2,630	13%	+89	+3.5%



³Risk 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.

219K
Minnesota properties at risk over the next 30 years

43K
properties will face an "almost certain risk" with 99% chance of being impacted by a flood

10.9% of all Minnesota 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
\$69,000 average flood claim from 2005-2020
(source: FEMA)

✓ Minneapolis
✓ St. Paul
✓ Duluth
✓ Rochester
have the greatest number of properties at risk of flooding

MINNESOTA STORM SIMULATION

Using its proprietary risk model, First Street Foundation recreated 2 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 22,600 Minnesota 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 near Minneapolis, MN	2001 Apr	2,000
River flood near Winona, MN	2001 Apr	311

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 Minnesota Flood Toolkit here →