



### CONSIDERABLE GAPS IN FLOOD RISK REVEALED

- New research shows nearly 88K more homes are at risk of flooding
- The Front Range is the most vulnerable to flooding due to its proximity to rivers and snowmelt
- The western side of the state is also at risk of flooding from the Colorado and Gunnison rivers

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

**+ 87,900 ↑**

561,000  
FEMA

131,200  
First Street Foundation

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

**+ 3,200 (+2.4%) ↑**

131,200  
in 2020

134,400  
in 2050

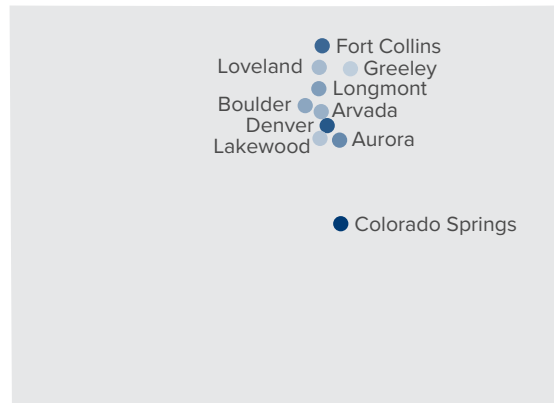
<sup>1</sup>Comparison of count of properties within a Special Flood Hazard Area (1 in 100 layer) versus those with 1% risk from the First Street Foundation Flood Model. Some counties may show higher FEMA counts due to a variety of factors, including the generalization of SFHAs, assumptions around flood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

### Colorado 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	
Colorado Springs	15,440	10%	15,443	10%	+3	0%
Denver	10,136	5%	10,677	6%	+541	+5.3%
Fort Collins	4,559	8%	4,755	8%	+196	+4.3%
Aurora	4,058	3%	4,171	3%	+113	+2.8%
Longmont	4,023	13%	4,151	13%	+128	+3.2%
Boulder	3,237	13%	3,319	13%	+82	+2.5%
Arvada	2,730	6%	2,856	6%	+126	+4.6%
Loveland	2,169	7%	2,221	7%	+52	+2.4%
Lakewood	1,949	4%	2,069	4%	+120	+6.2%
Greeley	1,838	6%	1,885	6%	+47	+2.6%

<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.



**200,000**  
Colorado properties at risk over the next 30 years

**16,900**  
Colorado properties will face an "almost certain risk" with 99% chance of being impacted by a flood

**10%**  
Colorado Springs 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)

**49,700**  
Colorado property owners have made flood insurance claims since 2000 through the National Flood Insurance Program or the Individual Assistance Program  
(source: FEMA)

### COLORADO 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.

Flood Event	Date	# Properties affected
River flood near Boulder, CO <sup>1</sup>	2013 Sep	415
River flood near Fort Morgan, CO	2013 Sep	541

<sup>1</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 50,000 Colorado property owners have made flood insurance claims through the National Flood Insurance Program or the Individual Assistance Program.

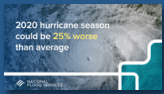
[Check your flood risk](#)

## 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 Colorado Flood Toolkit here